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JOHN BULL

Vol. XIII. No. 323. SATURDAY, AUGUST 10, 1912. ONE PENNY

[Registered at the G.P.O. as a Newspaper.]

For meaning of this No. see Page iii. of cover.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

COME WITH ME TO GIPSYLAND.

SUNG BY
MISS
TOPSY SINDEN.
WORDS
& MUSIC.

GIVEN WITH
THIS WEEK'S

MRS. BULL.

NOW ON SALE EVERYWHERE, 1d.

Here's MY Barber

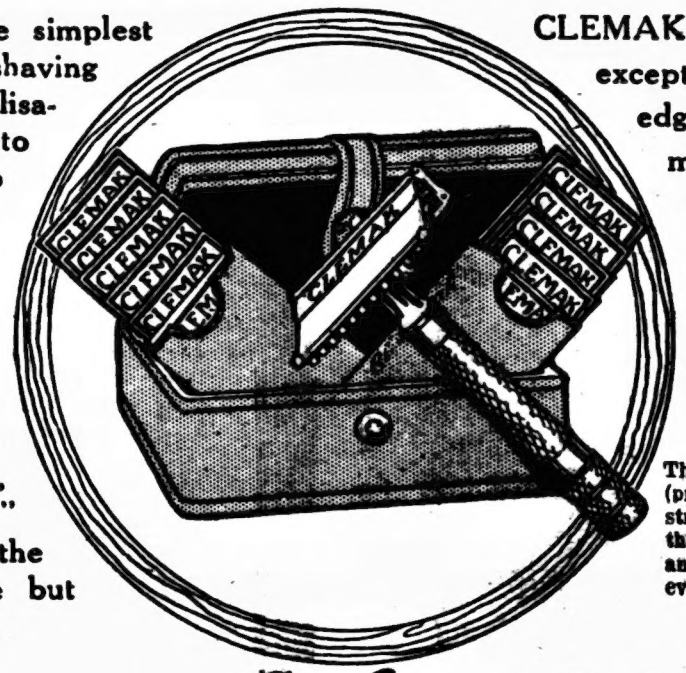
I don't have to wait for him—he waits for me—always ready to give me a surpassingly smooth, comfortable shave, at any time of the day or night.

With a CLEMAK you are absolutely free for life from shaving troubles and shaving expense.

ONE OUTFIT WILL LAST A LIFETIME. THERE IS NO CONSTANT EXPENSE FOR NEW BLADES—THERE IS NO GRINDING OR HONING EXPENSE EITHER.

ITS SHAVING EASE.

The CLEMAK is the simplest and most perfect shaving device known to civilisation. There is nothing to get out of order—no screwing, fixing or adjusting to waste your time. The blade is adjusted at the on'y right angle automatically. You simply press the knob and this fine, smooth, sure, safe, speedy, clean "barber" is ready to give you the best shave—not once but every day of the year.



THE PERFECT BLADE.

CLEMAK Blades retain their exceptionally keen shaving edges because they are manufactured from the finest quality Sheffield Razor Steel, hardened and tempered by our new electrical process—which is secret

The CLEMAK Stropping Machine (price 3/6, including good leather strop) compels you to strop at the correct angle and pressure and ensures a clean blade for every shave.

CLEMAK Safety Razor 5/-

Note the original Link-Action.

See how it Automatically adjusts the Blade.

CLEMAK Razor and Seven Blades	5/0
NEW MODEL SET & Twelve Blades	7/6
COMBINATION OUTFIT, Stropping Machine, Velvet Hide Strop and Twelve Blades.	10/6

"Made as well and shaves as well as any Guinea Razor."

OF ALL STORES, CUTLERS, &c.,

or post free from the
CLEMAK RAZOR CO., 17, Billiter Street, LONDON.

CUT THIS CORNER – POST TO US – GET THE BOOK.

POST IT NOW

Please post free your revised edition of "His First Shave" the humorous booklet illustrating in colours the most popular Clemak Outfits and useful Hints on Shaving.

Name .....

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POST IT NOW

JOHN BULL.

Politics without Party—Criticism without Cant: Without Fear or Favour, Rancour or Rant.

Vol. XIII. No. 323. Week ending Saturday, August 10th, 1912. One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor or the Publisher, at 93, Long Acre, London, W.C., according to whether they relate to Editorial or Business matters.
All editorial enquiries MUST BE MADE BY LETTER.

TO READERS ABROAD.

JOHN BULL *is on sale at all Bookstalls and Newsagents throughout Great Britain and Ireland and the Continent as follows:—Paris, at the Railway Stations—Nord, Ouest, P.L.M., Orleans, l'Est; the Kiosques, etc.; Railway Bookstalls and principal Libraries at Marseilles, Hyeres, Cannes, St. Raphael, Nice, Beaulieu, Monaco, Monte Carlo, Mentone. In India, A. H. Wheeler & Co., and all their railway bookstalls. It is also obtainable through Messrs. Gordon & Gotch's Agencies in the Colonies.*

SPECIAL NOTICE.

The Editor may be seen—by appointment—daily (Mondays excepted) between **11** *and* **1** *at the City Offices,* **52,** *NEW BROAD STREET, E.C., and between* **3** *and* **5** *(Mondays excepted) at* **93,** *LONG ACRE, W.C.*

ALL FINANCIAL, INSURANCE AND SPORTING ENQUIRIES MUST BE ADDRESSED TO THE CITY OFFICES.

THE WORLD, THE FLESH, AND THE DEVIL.

[The Editor discourses upon passing events and topics of the day.]

THE COMMONS AND FINANCE.

Under the Parliament Act, the House of Commons is supreme in matters of finance, the theory being that public money must be within the exclusive control of the people's representatives. The other night, in less than two hours, the House disposed of the balance of the Estimates, without an atom of discussion or examination. They amounted to £68,000,000. That is all! Oh, for—but you know the rest!

NORTH-WEST MANCHESTER.

Almost as soon as these lines are read, the result of *this* poll, too, will be known; and it will send the Tories away for their holidays with happy smiles on their faces. The worst of all Party smiles, however, is that they do not belong to the species which never come off.

RAMSAY'S JOB.

It is coming all right. Ramsay Macdonald is to have a trip to India, as a member of a Royal Commission! In his absence, what is to become of the poor working classes—the unemployed and starving masses—at home? It must be remembered that Ramsay is Chairman of the "Labour" Party—but apparently the grievances of Indian students are more pressing than those of British workers.

'TO THE DAY!"

Our article last week, under this title, has stirred the country. Every post proves it. Here is an extract from a letter, typical of hundreds we have received: "You should reprint it and circulate it broadcast. I would willingly contribute to the cost." Of course, the general press affects to ignore us, but that attitude will not last long. We have something to say, shortly, which will open their eyes. *War with Germany is coming.*

BRAVO, BORDEN!

In our article we said, apropos of Canadian help, that we should "believe in it when we find the Dominion *building a few Dreadnoughts, and placing them unreservedly at our service.* We want to see them part and parcel of our own war fleet, and subject in all things to the control of our Admiralty." We have reason to know that this passage was brought to the special notice of Mr. Borden; and here is what he said at a public dinner *the day after he had read it:* "The majority of the people of Canada are of opinion that supremacy on the seas must be maintained *by one navy, under one government, one control, and one direction.*" Bravo, Borden! But are you right as to the "majority of the people of Canada"? We shall see.

THE MERSEY REPORT.

Mr. Masterman must look to his laurels or he will lose the whitewashing championship. Lord Mersey has discovered that excessive speed, in the ice region, was the immediate cause of the *Titanic* disaster, and he thinks the Board of Trade ought to have brought its regulations up-to-date. *But* in running at this excessive speed Captain Smith cannot be said to have been guilty of "negligence"; *but* even if the regulations *had* been brought up to date it is doubtful whether they would "have required boat accommodation which would have increased the number of lives saved." Captain Smith ought not to have handed Mr. Ismay the warning telegram, and it was "improper" of Mr. Ismay to have retained it—*but* "the incident had no effect upon navigation"! Sir Cosmo Duff-Gordon might have encouraged the men to return to the scene of the wreck—*but* the charge that he bribed them not to do so is "unfounded." And, of course, Mr. Ismay did the right thing in jumping into the lifeboat. We shall now watch for the announcement of the total cost of the Inquiry.

THE PUBLIC TRUSTEE.

So the Public Trustee is to have a new home built for him. Well, he will want it soon—to store those dormant Bank balances and unclaimed securities. No doubt the architect of Coutt's could give him a hint as to the best kind of vaults.

OUR INSURANCE ACT REFERENDUM.

We hope to announce the result of the poll next week.

Items of Interest. See this week's Footlines.

The Lawyer's Prayer.

As the lawyer's only prayer is believed to be that the Lord will make him a judge, it is perhaps not so very surprising that the Government are being strongly pressed by the Bar Council and by other judges to make additional appointments to the Bench; in fact, it is already alleged in places that a Treasury counsel, Mr. Rowlatt, is on the point of being judicially upholstered. The existing judges, some of whom do not permit themselves to suffer from overwork, naturally favour additions to the Bench, while the Bar also support them because the briefs of the men appointed pass to their brethren. But the business of judging is not for the whole and sole benefit and glorification of judges. If the Government were thoroughly to revise the wasteful assize system, probably there would then be no need for additional judges at all.

Spondon Motor Car Affair.

Our open letter to the Derby magistrates in regard to the theft of a motor-car belonging to Dr. Barron, of Spondon, and the subsequent discharge of the prisoner in circumstances on which we strongly commented, has had a quick result. The prisoner has been rearrested by the Chief Constable on the order of the Public Prosecutor, brought before the magistrates again, and sent for trial to Derbyshire Assizes, being, however, admitted to bail. This, as was pointed out in our open letter, is what the magistrates should have done in the first instance, and by doing it in the second they acknowledge they were wrong. Our only interest in the case is this, and it would be quite improper for us to make further comment until after the trial.

The Professor's Choice.

Professor Samuel Smith told the Eugenists at their conference the other day that he would rather have for a father a robust burglar than a consumptive Bishop. The professor is evidently thinking of the incidence of heredity—considering he would be much better off as the inheritor of predatory muscle than of tuberculous piety. It is, however, only fair to say the Bishop would probably argue that the professor would be happier in tuberculous piety—being able to reach Heaven sooner.

Comedy.

It will be several pities when we all shake down to the inevitable under the Insurance Act. These last few months it has at least given a zest to life. The latest joke is that some men have been caught, prosecuted, and fined at Clerkenwell for playing banker with their insurance cards. Unfortunately the magistrate missed his share in it. He neglected to inquire how many of them got ninepence for fourpence.

Tragedy.

After comedy, tragedy. One Charles Robert Bailey, of Bermondsey, has cut his throat because he could not stand worrying about the Act. What with one thing and what with another, we begin to wonder whether Mr. Lloyd George sleeps soundly o' nights.

Settled.

By-the-way, the knotty point which the Government left to Mr. Justice Eady, not being able to decide it themselves, whether a tailor's cutter is a manual labourer under the Act, has now been settled in the negative. The man who cuts cloth is therefore in the same position under the Act as the man who cuts hair; if he earns more than £160 a year he is exempt. It is a misfit for the one and a close shave for the other.

Fitting Punishment.

For some time past a peculiar system of punishment for certain offences has been in vogue in one or two of the American States—namely, that the convicted person has been sentenced to imprisonment on Sundays or evenings only. This plan is admirable in cases in which the shutting up of offenders during ordinary working hours would in reality be depriving innocent women and children of their daily bread. Although the method has naturally found advocates on this side of the Herring Pond, we confess we were surprised the other day to see the following paragraph in the *Glasgow Daily Record and Mail*: "In respect of stealing £1 from premises in South Back Canongate, Richard Barnes and Robert Hastie were, at Edinburgh Sheriff Court, sent respectively to prison week nights and all day on Sunday." Can anybody tell us under what authority the punishments (probably in themselves eminently fitting and just) were imposed—or is it a journalistic slip?

The Academy Advertised.

Our irrepressible Art Critic writes:—"The pictures at the Louvre may or may not be treasures, but the idea that anyone except a kleptomaniac would trouble to steal anything from the Royal Academy is too ridiculous for words. The next thing will be a carefully disseminated rumour that someone has made off with the manuscripts of Miss Marie Le Queux or picked empty pockets on the Embankment. No wonder that supporters are found for a Mental Deficiency Bill." Oh, these Art Critics!

O! For Business Tax-gatherers.

A man has just been summoned and fined for possessing a ring with someone else's coat-of-arms. The day after he bought it second-hand, he was visited by a local tax-gatherer on business. The jack-in-office noticed the ring on the table and was told that the arms were to be erased and replaced by initials. We wonder what would happen to a jeweller who exposed a tray of second-hand rings in his window.

His Majesty's Uniform.

From an Aldershot reader: "I have just witnessed a sight (unfortunately not an uncommon one here) of several soldiers in uniform and some camp women being driven through the main street of the town to the police-station by two of the military police, the men having been caught with the women on the hills outside the camp. It was five o'clock in the afternoon—when all the 'fashion' of Aldershot are out for an airing. Surely it would have been a very simple matter to have taken the regimental numbers and names of the men and sent them to barracks to be dealt with in due course by their officers, instead of making a public exhibition of the King's uniform. Little wonder that it is sneered at by a certain class." We quite agree.

Rates and the Archbishop.

It is comforting to hear one man in the country who has a joy-day every time he pays his rates—his Grace the Archbishop of York, to wit. True, out of his £10,000 a year and a free palace, he can probably afford them, but what he says is that he regards rates as the most elementary form in which every citizen can contribute to the well-being of his fellow countrymen. "The point to be considered about rates," alleges his Grace, "is not how high they are, but what service they perform for the community and the individual." The worry is that the service to the community is not always visible, whilst the individual usually appears to be some other fellow.

How to Manage a Mother-in-Law. ☛

Lend Me Samuel's Tongue.

We grumble about red-tape over here. Let us send complainants to France. Listen to some of the Post Office impertinences over there. Of course we know that it takes about 20 minutes to buy a postage-stamp. But we were not aware that a registered letter will not be accepted if the envelope is black-edged! And you can buy ten £10 post-office orders, but may not have one for £20! You may send your visiting-card with five complimentary or other words for ½d., but must not send two visiting-cards with four words at the same rate! And if you send too many words your correspondent is liable to a fine of 1s. 8d. Even Mr. Samuel can do better than that, but why does he make us stick stamps on telegrams?

The Yelling Parson.

It is good to find now and then a parson who boldly reveals his innermost convictions. For instance, here is the name of the Rev. T. E. Fisher, M.A., Vicar of Yelling, in Huntingdonshire, at the foot of a testimonial in a local paper saying, "After twelve years' experience of temperance work in London, I have no hesitation in saying that if your . . . ale was generally drunk there would be no temperance question." No doubt the intentions of our rev. friend are strictly honourable; but will the brewers kindly inform us whether the rector means that if it were not for their ale nobody would be sober, or nobody would be drunk?

"A Bob a Nob."

Recently a "Grand Fête" was held at Lucan, a suburb of Dublin, for the benefit of the District Jubilee Nursing Fund in aid of the Sick Poor. The object was worthy, but the advertisements filled many of the folk with wrath. "Entrance Fee," they announced, "Gentry, 1s.; children, 6d.: working people, 6d.; children, 3d." Lucan is apparently one of the few places where people can be gentry at a bob a nob; and yet the whole population of 1,500 practically depend on a woollen mill and a flour mill, *sans* which Lucan would have neither sheep nor goats, gentry nor workers, gods nor little fishes.

Deptford Mission's Manager.

It seems to us that some explanation should be forthcoming to the subscribing public of the reasons for the resignation of the Rev. J. Gregory Mantle, "who has found it necessary to resign his post as Superintendent of the Deptford Mission and to take a prolonged rest." As it stands, the announcement is vague and not at all satisfactory. What correspondence has passed between the Committee of the Mission and the rev. gentlemen, what are the circumstances which led up to it, and why isn't it published?

Same Old Trick at Guestling.

There is, or was a few days ago, a party of gipsies in the neighbourhood of Guestling who are likely to do very well if they seek business with men as confiding as the landlord of the "White Hart." Having appeared in the hostelry and asked him if he would contract to supply them with wines and spirits for six weeks, they ordered a luncheon for the next day and a wedding breakfast for the following week. They then suggested he should reciprocate by doing business with them, whereupon the good landlord bought a carpet and two rugs from them for £9 10s. The net result of the transaction was that the landlord had to consume in person and by proxy the luncheon he had prepared, the wedding breakfast was off, the carpets and rugs were worth about £2 10s., and the Hastings bench of magistrates have been unable to give him any satisfaction.

Southend "Fortune-tellers."

The police of Southend have now caught the fever of the fake-prosecution of palmists and clairvoyants. They have been indulging in the now familiar trick of sending their female relations to consult the oracles and then prosecuting. Though in put-up jobs of this sort the witnesses are always tainted with suspicion, the Southend magistrates believed their story as against that of the defendants, as magistrates usually do. The essence of the section of the Vagrancy Act under which the proceedings are taken is that of deceiving and imposing on His Majesty's subjects. How people who of their own free will consult palmists, offering their hands to be "read," can be deceived and imposed on, is one of those things which it is difficult for anybody capable of clear and logical thought to understand. Especially when they are merely police spies.

"Deception" and Conviction.

If the magistrates, with or without the assistance of Mr. J. H. Burrows in the chair, had used such brains as they have been endowed with, they would have decided without any doubt that there could have been neither deception nor imposition in the sense required by the statute. One witness said she was deceived because the palmist said she was a widow, when she was not, and because she was told she was 27, when in fact she was 33. Another said she was deceived because the palmist suggested she was to be married and would have first a boy and then a girl, whereas she was married and had had a girl first. Surely it is obvious that even a palmist cannot deceive a woman who knows that what is being told to her cannot be true, and that there can be no imposition if the palmist uses her deductive and constructive skill in elucidating for persons voluntarily consulting her an art, based on visible foundations, which in the opinion of hundreds of eminent men is very often a correct interpreter of individual life, and which forms the subject of a considerable text-book, evidential, and experiential literature. If it be said that evidence in support of palmistry is not sufficiently strong, the same thing might be said of a great many averments of a fortune-telling character in theology. To our mind, these police prosecutions of palmists are simply persecutions, to which magistrates have lent assistance without thinking for themselves at all.

"Rogues and Vagabonds."

One of these days we expect to hear that some sapient policeman has sent his wife to become a member of the Psychical Research Society, that the Council have accepted her subscription, and that members are being prosecuted under the Vagrancy Act, Mr. Balfour (if he is still one) and Sir Oliver Lodge among the rest, because they have deceived and imposed on her by telling her weird yarns (in this case warranted true by the narrator) of spooks who push furniture about, send cryptic slate messages from spiritland, walk out of their graves to have chats with their friends, and do other crack-brained things too numerous to mention. Why not? Probably the reason that they have refrained up to now, is that palmists read palms at a shilling a pair to get a living, while the psychical researchers hunt spooks at a charge of one guinea a year for fun.

A Holiday Hint.

If you are desirous of getting the fullest possible benefit from your summer holiday, you *must* spend a shilling on *John Bull's Annual*. As one enthusiastic purchaser says: "It is splendid for the sands, perfect for the pier, and beautiful for the boat."

See this Week's MRS. BULL.

THE MISSIONARY IN CHINA.

From what a reader in Amoy tells us, missionaries in China seem pretty much like missionaries everywhere else. He says that if you see a house in a fine position or a man with plenty of time to play tennis all day, and cash enough to retire to the hills when it gets too hot, it is safe to label him a missionary. The ordinary merchant has to stay in town and be grilled, and has no leisure to fool about in the hills. We wonder whether India swaps missionaries with China and China with India, change and change about. The type is almost identical.

PITY THE POOR CHINESE.

Mentioning the missionary in China, under the auspices of Cardinal Logue £418 has been sent from Dublin for the relief of famine victims in the Flowery Land; yet if his Eminence will look about him in his own country he will find many starving, and in Dublin itself little bare-foot children trying to nourish their famished bodies on dirty carrots.

CHRISTIANITY AND POLICY.

This is what the Government thinks of the missionary business. For some time Kano, in Northern Nigeria, has been the centre of propaganda of the Church Missionary Society. The Colonial Office has now ordered the missionaries to clear out of the city, the explanation of a correspondent of the largest circulation in the cocoa industry being that "the Government means to open schools in all the chief towns of Northern Nigeria, where Mohamedan doctrine will be taught." Isn't the Church missionary good for the health of the natives, or what?

MEDICAL MESMERISM.

In confirmation of our doubts about hypnotic doctors, we have received particulars of a drama at Denver, Colorado. A young lady, named Lichtenwalter, was found one morning mortally wounded. She lived, however, long enough to denounce her murderer, a man named Muller. He declares that he was hypnotised by the young lady, and that she compelled him to forsake his wife. He was not at all fond of Miss Lichtenwalter, but the hold she obtained over him was so great that he had to make love to her. He implored her again and again to have compassion on him and allow him to return to his wife, but she steadfastly refused, even when he threatened to kill her. We do not offer an opinion about his justification, which will doubtless come under the "unwritten law" of the Yankees. But we do think the case illustrates the danger of permitting medical men to obtain a hold over impressionable women by pretending to cure nervous ailments by hypnotic means.

BOURNEMOUTH'S SUNDAY IMPROVING.

This world is full of surprises. By resolution of the Town Council, Bournemouth is actually to have a band playing on the pier on Sunday evenings from 8 to 9.45 during August and September. Naturally we rejoice with those that rejoice on this momentous innovation, but as the Bournemouth Council is such a wibbly-wobbly body, we should not be at all amazed if presently one of its holy men arose on behalf of his fellow dismalarians, moved to rescind the resolution, and carried his motion by a similar decisive majority as on this occasion—namely, a plurality of one. On the other hand, having plunged into the horrible dissipation of Sunday band-playing, it is possible Bournemouth will go the whole animal and become an utter orgie of Sunday trams, Sunday boats, Sunday concerts, Sunday picture shows, and Sunday lollipop. In this case, we trust it is prepared to meet its fate.

"WHAT PEACE, SO LONG AS . . . ?"

"The peace-loving Sovereign was quite unmanned during the interview with the military commanders." Oddly enough, the above excerpt from a daily paper does not apply to Peter of Servia, the peace-loving Sovereign who sometimes rolls off his horse. It is our old sack-of-wheat friend who has usurped the throne of Abdul Hamid and has appeared unmanned ever since he came blinking out of his lifelong obscurity.

White Star PARSIMONY.

With reference to our recent exposure of the treatment by the White Star directors of the late *Titanic* purser, Mr. Barker, we are assured that, as a matter of fact, he never had a meal in the first-class saloon, but that he lived, ate and slept in the second-class. Consequently, estimating his living at the first-class rate was grossly unfair, and the proper figure would bring his case well within the Employers' Liability Act.

THE PROPRIETY OF PARRICIDE.

No two philosophers are agreed about definitions of what is right and what is wrong. So our only chance is to study the sentences of the Courts, which do at least tell us what we may do and what we mustn't. But the lessons they afford are often surprising, even ridiculous. Almost any day you may discern monstrous discrepancies in the pronouncements of our magistrates. But go abroad and you will find still greater bewilderment. In France recently, on the very same day, two judgments were delivered which afford fine food for reflection. One of them, at Rouen, reminds us of the wickedness of strangling a daughter after insuring her life. The widow Gauthier, who sought to increase her fortune in this indelicate way, was very properly condemned to death. But there seems to be one law for parents and another for children. Parents indeed may be suppressed without grave risk. Thus, Louis Auclair, a young man of Montlucon, running short of pocket-money, shot his papa and took all his petty cash. At the Assizes of the Allier, his offence was treated as venial and he was sentenced to one year's imprisonment for parricide. Perhaps he was even released at once as a first offender. The moral is: *Ne vous genez donc plus, mes enfants.*

MR. SIDNEY LOW ON PARTY.

"We speak of the Administration resting on popular support, forgetting that by something like a moiety of the electors it is not supported, but, on the contrary, vehemently disliked, and that their only interest in it is to turn it out and put something else in its place. The spectacle of millions of free men, in a free State, habitually governed in opposition to their own will, and their own convictions, is so astonishing that we prefer to avert our gaze from it. The Party system is treated as something exceptional and a little discreditable. Men may be willing to die for Party, but they seldom praise it. For two centuries Englishmen, while throwing an incredible amount of ardour and energy into their great faction fight, have systematically condemned it. Hardly any writer of the first rank, except Burke, has cared to face the facts deliberately. From the great Duke of Marlborough, who towards the darkening close of his career declared that he had no wish in the world except to live in some country where the detested names of Whig and Tory were unknown, to the present day, there has been an unbroken stream of theoretical condemnation. No sentiment is likely to elicit more applause at a public meeting, than the statement that 'this, Mr. Chairman, is not a Party question, and I do not propose to treat it from a Party standpoint.'"—(From "The Governance of England," p. 117.)

Just commenced, Alice and Claude Askew's thrilling serial. ☛

PRICE OF CANADIAN DREADNOUGHTS.

Possibly Mr. Asquith will be able to find a means of compromise between himself and the Canadian Ministers now in England regarding the price of their proposed contribution of *Dreadnoughts* to the British Navy. Briefly, the Canadian Ministers demand, if not a place in the inner Cabinet of this country, the right to voice and vote in any question of peace or war. This demand is, of course, contrary to the theory and practice of the Constitution, the question of peace or war being with the Sovereign on the advice of his Ministers. If it were necessary for us, more in sorrow than in anger, to arise some fine morning and send the German fleet to the bottom of the bile-green sea, it would never do to have Mr. Borden fussing around with objections and vetoes. It goes without saying that the Canadian is an exceedingly clever person in his own opinion; but, *Dreadnoughts* or no *Dreadnoughts*, it seems to us he has quite enough to do to boss Canada without taking on the old country as well.

CIVIL AND RELIGIOUS LIBERTY?

Whether Ulster does or does not mean to fight, grave disorder seems to be going on unchecked in Belfast. It is enough for a man to be a Catholic or a Freethinker, or even to approve of Home Rule, and he may be beaten, kicked or stoned. Many have been so roughly handled that they have had to go to hospital. A deputation came to see Mr. Birrell in London, but little or nothing has been done beyond sending a few soldiers and police for ornamental purposes; and now even these have been withdrawn. Surely Sir Edward Carson and Captain Craig are just as much responsible for this disorder as the Pethick Lawrences and Pankhursts are for broken windows.

SACRIFICIAL.

Nine members of the House of Commons have refused to accept their salaries during the past financial year. We dare say they conscientiously feel they are not worth the money.

A CURIOUS ANAGRAM.

Prudential (Life) Assurance Company Limited—
In Reams It Placed Many Fraudulent Policies.

THE WEEK'S "CHESTNUT":—

A Frenchman named Poisson is described as a confirmed drunkard. Now he can "drink like a fish."

SOME PEOPLE ARE UNABLE TO SEE ANY DANGER UNTIL "IT IS UP AGAINST THEM."

"John Bull's" Biscuits.

["Taking the Biscuit" has become a classic phrase, expressive of a satirical reward or recognition. In this column we present, in all good humour, the token to such of our contemporaries and others as may have distinguished themselves by some unconventional utterance or act.]

For stating, according to the "Westminster Gazette's" report of the proceedings at the Eugenics Congress, that in a certain period "the number of native-born MOTHERS WITHOUT CHILDREN *had increased by 9.8 per cent., whereas the number of foreign-born* CHILDLESS MOTHERS *increased by only 4.7 per cent.,"*

DR. F. L. HOFFMANN
TAKES THE BISCUIT.

For including in the BENEFITS *to be derived by its members, "Distress, Fires, Imprisonment for debt. All benefits to members free of commission and postage,"*

THE HEARTS OF OAK BENEFIT SOCIETY
TAKE THE BISCUIT.

For stating in an account of the rioting at the Docks, that "One man was injured in the neck, another in the STOMACH, *just* OVER THE HEART,"

THE LIVERPOOL EVENING EXPRESS
TAKES THE BISCUIT.

For stating, in its description of the Goodwood Race Meeting that "Some extraordinary costumes—for Goodwood—were seen. . . . GOLOSHES *were to be seen on every* HAND,"

THE STAR
TAKES THE BISCUIT.

For stating that "It is calculated that over 400 animals are wandering over the TREELESS FORESTS *of Devon,"*

THE DAILY EXPRESS
TAKES THE BISCUIT.

For stating, apropos of a drill of the local fire brigade, that "It is quite clear Bollington, if information is at once sent, will have no need to FEAR *that the Volunteer Fire Brigade, with their splendid motor equipment, will soon be in attendance,"*

THE MACCLESFIELD COURIER AND HERALD
TAKES THE BISCUIT.

For stating in its report of a charge against some suffragists, that "The outrage perpetrated by women suffragists on the occasion of Mr. Asquith's arrival in Dublin last evening had a SEQUEL *yesterday afternoon at the Dublin Police Court,"*

THE SCOTSMAN
TAKES THE BISCUIT.

For stating that "Upwards of 625,000 miles of railway are in use in the ENTIRE WORLD . . *The largest railway system in the world is that of the United States, being 2,424,478 miles in length,"*

THE PENNY PICTORIAL
TAKES THE BISCUIT.

For stating in its report of an accident at Lowestoft that "There were NO PASSENGERS *in the char-a-banc,* BUT *they were not injured in any way,"*

THE EASTERN EVENING NEWS (Norwich)
TAKES THE BISCUIT.

For stating in an article on the new Copyright Act that "Henceforward, without registration, the English AUTHOR *enjoys the copyright of his work during life and for 50* YEARS AFTER,"

THE DAILY NEWS & LEADER
TAKES THE BISCUIT.

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"The House of Silence." See this week's MRS. BULL.

HOW BANKERS ROB THEIR CUSTOMERS.—VI.

AN EX-BANK OFFICIAL'S ADMISSIONS—MAFEKING SIEGE PAPER MONEY—BANK OF ENGLAND NOTES—AN INSTRUCTIVE RETURN.

By HORATIO BOTTOMLEY.

Before I deal with the provisions of my Bill, I will give the striking testimony of a late banking official, fully corroborating what I have already written. And I will preface it with the purport of a letter received from a late chief cashier of a leading bank :—

FROM A LATE BANK CASHIER.

I am much interested in your articles, and can endorse all that you say. I was twenty years in the —— Bank, and at the time of my resignation held the position of chief cashier at the —— branch. I served at six other branches, and at each one there was a large amount standing to the credit of "Unclaimed Balances Account." The accounts have been closed and the moneys transferred to the head office—the same also with the balances of the "Note Accounts." There is not the slightest doubt you are on the right track—the statement of Lloyd George is ludicrous.

AN EX-BANK OFFICIAL'S ADMISSIONS.

The following communication also makes interesting reading :—

It is the fact that every bank, as also every branch of every bank, has a current account opened in the name of "Dormant Balances," or, as one large joint stock bank calls it, "Unclaimed Balances Account." It will interest your readers to know that this last title was assumed precisely when your Bill was first introduced in the House, when there was present at least *one*, to my knowledge, of the managing directors of the largest joint stock bank. This money on unclaimed balances represents cash to the credit of deceased and living customers which is transferred from their accounts after being dormant a period of two years, but it is, of course, always to their credit should cheques be presented. Banks never notify a deceased customer's relatives, as, of course, they conveniently do not know them, and their deed-boxes remain unopened until claimed, being described as "contents unknown." One small branch of a joint stock bank known to me has over £300 standing to credit of "Dormant Balances," and if you take as the average £120—an under-estimated amount —and calculate regarding any large bank with about 600 branches, you get an amount, of £72,000, representing its liability, which is rarely if ever claimed. These deceased customers also have their deed-boxes—"contents unknown"—still in the possession of the bank, and they must contain many thousands of pounds in securities (bearer bonds, especially with coupons, of course, are not removed), and precious stones and articles of great value, and no doubt many wills and important documents which are "missing." As there are several thousands of branches of banks in the United Kingdom, say with an average of at least £120 (some with £50,000, others with as little as £5), the amount of cash available must be enormous. *In Whitaker's Almanack, 1912, there are about 19 pages of banks.*

It is hardly necessary to say that most of the well-known banks' histories do not date back much more than 50 or 60 years, but you have banks like Coutts with over 200—a bank whose clients do not deal in paltry amounts.

Without doubt it is the "private bankers," such as Coutts, Cox and Co., Drummonds, Grindlay, Hoare, and several others which should be the first to disgorge these hidden millions. Of course, "unclaimed balances," being in bankers' ledgers at the head offices as "Current Accounts," are included in the balance-sheets on the credit, not debit, side. I have a carefully-tabulated list of estimated amounts of the various joint stock banks—including their branches—representing, excluding boxes "contents unknown," an amount of £1,200,000, which would, of course, not interest you in detail. The "private banks" must hold at least cash and property exceeding £20,000,000, which sooner or later must be placed to the nation's credit.

England, with these unclaimed balances and securities and boxes "contents unknown" could build a navy which would shake the foundations of Germany and cause the worthy Kaiser many a sleepless night.

Let me here also give an illuminating extract from one of the Reports of the Public Accounts Committee, submitted to Parliament whilst I was a Member :—

MAFEKING SIEGE PAPER MONEY.

Included in the amount of the balances unsupported by adequate accounts is a sum of £4,590 recovered in the following exceptional circumstances from the Standard Bank of South Africa. During the siege of Mafeking the supply of cash in the town ran short, and the Commanding Officer created a paper currency redeemable at the Mafeking branch of the Bank on the restoration of civil law, of which notes and coupons to the value of £5,228 were issued. But after the relief of the town the notes and coupons were extensively bought up as mementoes of the siege, and the paper presented for payment amounted only to £638, leaving a balance of £4,590 outstanding. Although civil law was resumed in September, 1902, no steps were taken to obtain an account of the actual sums paid by the Bank until January, 1908, when the Paymaster brought the matter to the notice of the Chief Accountant of the South African command, and negotiations were opened which resulted in the Bank repaying the whole amount of the outstanding currencies.

This incident throws a lurid light on the way in which money accumulates in the hands of bankers. I wonder how many unclaimed balances there are to-day standing to the credit of dormant charitable funds in the City of London alone!

BANK OF ENGLAND NOTES.

It is impossible to obtain any trustworthy information as to the enormous sums which are constantly accruing to the Bank of England in respect of Notes unpresented, owing to a variety of causes, such as hoarding up, forgetfulness, loss, destruction, and practically perpetual circulation. Of course, by law these Notes are payable any time upon presentation, being expressly taken out of the Statute of Limitations. I propos that the Bank should make a periodical Return of all unpresented Notes dated six years prior to such Return.

AN INSTRUCTIVE RETURN.

After great difficulty, I succeeded in forcing the Board of Trade to obtain me from the Colonial Office a Return showing the law in our Colonies and Dominions in regard to these funds and the amounts disclosed. Let it be remembered that banking is in its infancy in these countries, and that compared with Great Britain they are mere wildernesses. And yet the Return shows that in Canada the unclaimed balances etc., *admitted by the Banks*, amounted to nearly $700,000; in Australia, *exclusive* of New South Wales, Queensland, Western Australia and Tasmaina (where no periodical returns are required) the total was £17,000; in New Zealand, it was £16,000; in the Cape of Good Hope, £3,500; but the law does not apply to Natal, and no figures are available for the Transvaal or Orange River Colony—nor does the law apply to Newfoundland; but even in the little Nyasaland Protectorate, there was upwards of £500. And yet the Chancellor of the Exchequer does nothing!

The Girl I did NOT Marry—and Why! ☛

A CHARITABLE SISTER, DYING MOTHER AND HELPLESS CHILD.

HOW BUMBLE BANDIED ABOUT A BABY.

A poor Southwark woman tells us a pitiful tale of her encounter with Bumble. Her sister married a worthless person engaged as a fireman. Upon the authorities finding out the fact he was discharged, as single men only were employed at the station. Our correspondent's husband was prevailed upon to give a home to the couple, who lived on this charity for eight months. The man then obtained a situation in the country, but left his wife still entirely dependent upon her sister and brother-in-law. After a time, however, she went in search of him, and found him at Barnsley, and a few weeks subsequently a child was born at this place. The man refusing to keep them, the wife returned, with her child, to their benefactors for another two months. When the man's pension as an Army Reservist became due he sent her 10s., informing her that it would have to keep her and the child for three months. As would naturally be supposed, the sister and brother-in-law being in very poor circumstances and having three children of their own to keep on 28s. a week, this excessive charity resulted in their getting into debt, and they were compelled to inform the unfortunate woman that they could do nothing more for her. She managed to raise the funds to get to her husband, whom she discovered living as a single man. His landlady, however, took her and the child into the house—the result of this kind action being that the man left them on her hands for a fortnight, at the end of which period they both had to go into Barnsley Workhouse, the man subsequently spending a month in Wakefield Prison for non-payment of the cost of their support. On his release, the woman was discharged from the Union and the pair proceeded to tramp to Huddersfield. On the way somebody took pity on the baby and gave them a few weeks' shelter. The man had by this time developed mental illusions, so he was placed in a Huddersfield asylum, from which he wrote to his sister-and brother-in-law asking them to take the woman and child again, which they did. In a few weeks the mother obtained a situation, but stayed only a month, as she was attacked by severe illness. Her mistress sent her to Westminster Hospital, but the authorities there, in view of the gravity of her malady, passed her on to the Lambeth Infirmary. Finding that she could not afford to keep the child in addition to her own family of four, although she takes in washing to eke out her husband's wage, our correspondent applied to the Lambeth Guardians, within whose parish she lives and to whom she has paid rates for five years. They, however, refused to assist her in any way, asserting that the child belongs to Barnsley and that she must take him there. When asked how this was possible, in her circumstances, they coolly replied, "By paying the railway fare, 15s. 9d." A fortnight later the Relieving Officer of another parish listened to her story and advised her that it was the duty of the Southwark Guardians to take the infant, as it lived there, and transfer it to Barnsley. She, therefore, applied again at Southwark for an order admitting the child to the workhouse. This was still refused, an official actually counselling her to place the child beside its mother, who is now dying! Upon her expressing her intention to put down the baby on the parish premises, a constable was sent for, and he, too, without listening to what she had to say, told her that the child's place was with its mother. Despite her desperate position, however, she firmly refused to add thus to her sister's mortal agonies.

In their private capacities the officials who have treated this poor woman in so inhuman a manner doubtless act up to the ordinary standard of kindness and benevolence, but collectively, as a "Board," they appear to be guided solely by what they conceive to be the strict interpretation of certain rules and regulations which are formed without regard to mercy, charity or compassion.

"LETTERS FROM JANE ANN."

This springhtly young person is too Bank-Holidayfied to be able to express her feelings in writing this week, but we hope she will be sufficiently recovered to resume her candid communications in our next issue.

HOSPITAL TREASURER AND INJURED WOMAN.

A CURIOUS STORY OF A £5 NOTE.

Public attention in the Manchester district has been much excited by what has aptly been described as "a curious story of a £5 note." It appears that a Mrs. Whitnall, of Eccles, was knocked down by a motor-car driven by Mr. Ernest Gunson, a valuer, of 10, Marsden Street, Manchester. After the accident she was taken to the Eccles and Patricroft Hospital. Three weeks later—her injuries being of such a character as to necessitate a long stay in the institution—according to her story, the matron came with a £5 note, which "a gentleman had sent her." The matron changed it, and asked the injured woman to sign something she did not read, but which she thought was the note, though she subsequently ascertained it to be an acknowledgment of the receipt of the £5 "in full settlement." This, despite the fact that she had been laid up for over three weeks and was still unable clearly to understand business matters!

Mrs. Whitnall has now brought an action against Mr. Gunson, in which the "full settlement" was endeavoured to be set up by the defendant, who, in his version of the matter, said that he arranged with the Treasurer of the hospital, a personal friend of his, to give £5 to the woman. This intermediary, Mr. James Harold Andrews, who, besides his hospital appointment is connected with the Overseers' Department of Eccles, admitted he gave the money to the matron, and said he drafted a receipt, and, though without instructions from Mr. Gunson to do so, added the words "in full settlement."

The Judge, in summing-up, said that it was not in accordance with proper conduct that when a person was in hospital anybody connected with the institution should take part in the settlement of a claim, and he hoped never to hear of anything of the kind again. The jury were of the opinion that Mrs. Whitnall did not understand what she was signing, and awarded her a further £25 damages.

Mr. Andrews, in the course of his evidence, said he had never done such a thing before. We sincerely hope that this will be a lesson to him never to do it again.

"A FAMOUS BEAUTY'S GLORIOUS GIFT."

GOOD LOOKS FOR TWO SHILLINGS.

"Marie Belfont, Desk A, 272, Regent Street," is busy circularising young girls and women. She touches no one under fourteen years of age, and, to use a turf commission agent's term, she has no limit. She guarantees to make them all beautiful for a couple of shillings.

We have made no attempt at a personal interview, as she states in her circular letter:—

> As I live in Paris, I cannot, of course, see any of my English friends, but a personal consultation is quite unnecessary.

We should, however, like to see the writers of the following testimonials:—

A HUSBAND'S LOVE REGAINED.

> Since taking your treatment my husband, who previously neglected me shamefully, is now only too proud to be seen in my company, and cannot bear me out of his sight. I now know why he neglected me in the past.
>
> (Signed) A HAPPY WIFE.

This is an interesting case, as the *husband*, apparently, took the beauty medicine!

A LADY TYPIST FINDS LOVE AND FORTUNE.

> My employer, who is a very wealthy man, has fallen in love with me since I started your treatment, and wishes to marry me immediately. I owe it all to you.
>
> (Signed) A LONDON GIRL.

Poor girl! We fancy we know where the wedding ceremony took place!

A TARDY LOVER SUPPLANTED.

> I cannot thank you enough for the wonderful treatment which has made such a wonderful change in my life. I had been engaged for seven years, and his love was cooling, but since I started your miraculous treatment he wishes to marry at once.
>
> (Signed) NEGLECTED NO LONGER.

What horrible stuff the medicine must be to be sure! We must take care that none of the concoction comes into our office—with its mixed staff!

See this week's MRS. BULL.

THE FRAUD OF EUGENICS.

By Herbert Vivian.

I approach this unsavoury subject with much hesitation, and only condescend to it because misnamed eugenists are so superficially plausible that they may secure the approval of fools.

Whenever a corrupt or canting legislator desires to extinguish liberties or promote fads, he enforces his propaganda by specious arguments and mendacious or Mendelian phrases. Thus the cocoa-fanatic calls himself a temperance advocate, the food-taxer an imperial patriot. Thus an attempt to remove people from their families, deprive them of their most sacred rights and condemn them, without trial, to imprisonment for life claims sympathy as a Mental Deficiency Bill. Such tricks are calculated to deceive superficial politicians, who naturally approve of true temperance and imperial patriotism and care of the feeble-minded.

Now, we have a gang of obscene, half-witted busybodies who desire to stamp out love, sentiment, all the noblest instincts of the soul, and try to hoodwink us by prattle about eugenics, the amelioration of the race, the discouragement of the unfit.

Let us consider some of their definitions before proceeding to ridicule themselves and demolish their arguments.

Contempt of Cupid.

Sir Francis Galton, the reputed father of this mock science, said eugenics were "the study of the causes, which, *subject to social control*, are capable of ameliorating or enfeebling future generations, either physically or mentally." Another coined the watchword, "Puericulture before Procreation." All these definitions contain a menace of State interference with love and marriage, but the menace is veiled with sanctimonious snuffling about "welfare." Whose welfare? One feeble-minded philanthropist gives the whole plot away by replying: "The welfare of the unborn." But what have the unborn ever done for us?

Who are these eugenists—or kakogenists as I prefer to call them, for their designs are very evil? They appear to be, for the most part, discontented doctors on the look-out for future emoluments rather than guardians of future generations. They belong to the mercenary category which invents new diseases for the sake of expensive, unnecessary operations; which steals fees for compulsory vaccination, for poisonous inoculation against improbable fevers; which obtains State grants for the vivisection of pet-dogs and the contamination of junglefuls of monkeys; which refuses to tend the sick poor under the Insurance Act except at prohibitive fees. In their train come knock-kneed faddists, bachelors and spinsters, who have at least realised their own unfitness.

Freaks of Fertility.

One of the chief taunts of science against religion is a reminder that the creeds of yesterday are not those of to-day or to-morrow. But the dogmas of doctors are just as ephemeral. Why, the very eugenists cannot agree what they would do if they ever established their reign of terror. They still dispute over the advantages of fertility. Some think a large mortality advantageous because it checks over-production automatically. Plagues, fires, famines are, in their opinion, beneficent visitations of God. Others welcome war for a like reason, forgetting that war destroys those who are physically the fittest.

I always imagined that, after rabbits, no creatures were so prolific as curates. Now, however, it appears from some French statistics that the largest families are born to butchers—which suggests that butchery and eugenics go together; next, to sailors, who are notorious for polygamy in ports; the smallest of all to tailors, perhaps because they are only fractions of men. What, then, is the conclusion? Shall we all kill our own cows or do without clothes? I only venture to jest in this ribald way to illustrate the childishness of eugenists.

One thing these regenerators of the unborn do profess to agree upon: they want to "replace the blind forces of natural selection by conscious selection." Love is proverbially a blind force as well as a natural selection. So, instead of marriages made in Heaven we are to have unions arranged by prurient professors, perhaps later on by policemen and politicians. The fittest are to survive and the unfit are to be sterilised.

But who is fit and who is unfit? That is almost as puzzling as jesting Pilate's question about truth. A Professor Smith of Minnesota reminds us that "Society on the whole suffers more from the vices of the rich than from the vices of the poor." But here is another eugenist, who frankly asserts that fitness should be estimated by social or economic position—in other words, by titles and incomes, however acquired. In that case, our goal would be a race of Devonports and Rockefellers and Whiteleys and Cadburys. This is in the true spirit of Malthus, who desired "that individuals of the superior classes should marry and those of the inferior classes should not." But what would my lord and the masters do when they had sterilised all the workers? Moreover, marriages of convenience already exist, through the exercise of a sort of amateur eugenics by parents and guardians with an eye to the main chance. And those marriages are not always ideal in their results.

The Mystery of Morals.

Others of the new apostles have other standards of fitness. Professor Loria, for instance, talks of physical and moral endowments. But what are morals? Does he want a cross between a pugilist and a nun, or between the Young Men's Christian Association and the corps de ballet? Professor Roberto Michelo finds supreme fitness in personal beauty and journalistic abilities—a combination which has at any rate the merit of rarity.

None, however, seems to approach near any definite rules of heredity. Smith of Minnesota says that, if he could choose his own father, he would prefer a robust burglar to a consumptive bishop, and it is certainly true that convicts bred the first Virginian families and the pioneers of Australia and New Zealand, which may or may not be a merit. But another sciolist affirms that "gaol-birds are generally the descendants of gaol-birds." Mad people, again, have bred geniuses, and *vice versa*.

Still, in spite of all this hopeless confusion of thought, we find a number of grown-up men taking the name of Science in vain to preach the sterilisation of all those they dare to deem unfit. Here is Dr. Sharp, of Indiana, boasting that he has performed "the simple but entirely effective sterilising operation" upon hundreds of men during the last ten years, and "has made the patients, *however fierce their resentment* at being compelled to undergo it, invariably grateful afterwards." He says "it soothed their nerves, sweetened their tempers and increased rather than diminished their happiness in life." I wonder if it also gave them squeaky voices. And who authorised him to use compulsion in face of fierce, natural resentment? Others follow Sir Francis Galton in requiring "social control,"—very alarming words when we realise the threat they convey.

An Outrage on Mankind.

Poor old Plato wanted to forbid the consummation of love until a licence had been obtained from the Council of the Ancients. More modern philosophers advocate a Board to pronounce on the fitness or unfitness of candidates for matrimony—something on the lines of the Boards which pass or reject candidates for the army. At this rate, I suppose we shall have doctors jumping up in church to forbid the banns. Already 200 Chicago clergy refuse to marry people without certificates of fitness for parenthood. What a premium on illicit affections!

To carry the whole scheme to its logical conclusion, you should not only prevent but dissolve marriages in the event of illness attacking either partner. The vow about "sickness and health" would have to be eliminated from the marriage service. A man would be encouraged to desert his wife as soon as she could no longer be his drudge.

The Mormon danger is a slight one compared with that of the miscalled eugenists.

These obscene scoundrels seek to wage war upon man's most sacred and tenderest feelings, to invade his most precious and inviolable liberty, to treat him as a mere unit in a national stud-book. Happily the day is far distant when a sane and sturdy race will submit to emasculation at their hands. Meanwhile, I suggest that they should try to continue their campaign in Turkey or Morocco.

A Popular Song, Words and Music. ☛

IS THE INSURANCE ACT BINDING?

M.P.'s HOLDERS OF "OFFICES OF PROFIT UNDER THE CROWN."

By HORATIO BOTTOMLEY.

At the Queen's Hall, on May 11, I said:—

Though it may seem to you startling, I am not sure that the House of Commons is not an illegal assembly. You have all heard of a sovereign who once reigned over these dominions, called Queen Anne—famous mainly for the fact that she is dead. She has, however, almost as great a claim to fame as the founder of a special bounty for poor clergymen. But Queen Anne never intended Ministers of the Crown and Members of Parliament to enjoy a bounty except on the express condition that the people whom they are supposed to represent should acquiesce in their appointments and in their emoluments; and so in her reign an Act was passed under which every Member of Parliament who becomes the holder of any office of profit under the Crown is bound to vacate his seat and go to his constituents before he can remain a Member of the House. Thus, every now and then, there are by-elections when Ministers are appointed to their offices. But recently Members of the House of Commons, having nothing much to do at the moment, suddenly were struck with the bright idea of voting themselves an annual salary of £400—and if that does not make them holders of offices of profit under the Crown, the English language has no meaning. The point has never been tested, but as an amateur lawyer I do not hesitate to say that every Act of the House of Commons since they voted themselves that £400 a year is null and void, and if anyone does not want to pay his taxes or obey the Insurance Act or close his shop on one day a week at some inconvenient hour, he can defy the Government and put it to the magistrate that the House of Commons is an illegal body.

Since then the matter has been taken up in various quarters, but there has been a general disposition to accept the official view that a Member of Parliament, although paid a salary, is not a holder of "an office of profit." It is a stupid view, and I am determined to test it. Hence I have written the following letter to Mr. Lloyd George:—

DEAR MR. CHANCELLOR,—I think it right to let you know that I have no intention, as at present advised, of complying with the requirements of the National Insurance Act. When I say "as at present advised" I mean advised by myself—and I will tell you the reason for my decision. It has nothing to do with the merits—whatever they may be—of the Act. I am one of those who hold that, however big a fraud our so-called system of representative Government may be, it is the duty of the citizen—be he peer or peasant, King's Counsel or crossing-sweeper—to obey, even if he does not respect, the law. But that is my point. *Is* the Insurance Act law? I say it is not. I say that the House of Commons which passed it was not a legally constituted House—and for this reason. The law requires that every Member of Parliament accepting "an office of profit under the Crown" shall vacate his seat. In the Parliament in which the Insurance Act was passed Members became, in my view, holders of "offices of profit under the Crown" by virtue of the receipt by them of salaries, and as they did not seek re-election upon their becoming such holders, their seats became vacated by operation of law, rendering them liable to heavy penalties in addition to voiding all their acts.

The Insurance Act, therefore, is null and void, and I shall raise this defence to any proceedings which may be instituted against me in respect of its evasion.

Mr. Lloyd George has formally acknowledged this letter, through his Secretary—and there, for the moment, the matter rests.

DEBT COLLECTING EXTRAORDINARY.

A LINCOLNSHIRE "ACCOUNTANCY OFFICE."

Our attention has been called to the debt-collecting methods of Mr. A. W. Holloway, accountant and auditor, debt-collector, etc., etc., whose head office is at 24, Market Place, Boston, Lincolnshire. Holloway, up to a few months ago, had a branch office at Peterborough, in the Market Place, where he formerly carried on business in partnership, afterwards removing to New Road, Peterborough. Clients who have had debt-collecting transactions with Holloway have experienced great difficulty in obtaining statements on account. Some of these statements were only extracted under threats of legal proceedings, and when rendered, were object lessons of what statements should *not* be when they emanate from the office of an "accountant and auditor." Mr. Holloway last year issued a prospectus promising smartness in dealing with business entrusted to him. It also distinctly says that—with the exception of postages—there are no charges whatever beyond the scale given for commission. There is, however, added in very small type a statement that when debts are withdrawn, *from any cause*, whilst in course of collection 2s. in the £—the highest rate of commission—is charged. In one case of debt-collection we are assured that he did not render a statement for over 4 years. For getting in £17 10s. 5d. he then charged his clients £3 8s. for commission, 7s. 6d. for postage and 5s. 6d. for enquiry fees; total, £4 1s. This statement was only obtained by a threat of legal proceedings. In another Peterborough case three statements were rendered, all contradictory and inaccurate. It appears Holloway had collected £17 0s. 11d. for this client, and when an account was demanded and ultimately obtained, he brought the creditor in debt £13 0s. 11d. Many material dates and particulars are omitted from the documents. In addition, we have grave doubts about two of his items, namely, £3 for solicitor's fees (for a solicitor the plaintiff never wanted or authorised to be employed), and £6 19s. 6d. commission on a supposed balance of debts *uncollected*, which were taken out of the collector's hands owing to the client not being satisfied with his mode of doing business.

Mr. Holloway was quite recently describing himself as "Secretary of the Boston Tradesmen's Association." As this body was dissolved on the 2nd November, 1911, we should like to know what authority or right Mr. Holloway has to use this appellation. We have seen the last two Reports of this Tradesmen's Association, and although some thousands of pounds is said to have been collected under the auspices of the body, there is no mention whatever of the amounts repaid to clients for which it is liable, or statement as to *where the balance is reposing*. Every subscribing member of the Association and even committeeman who took any part in the business has a grave liability attaching to him, and it is surely time he realised it, and that all proper steps were taken to protect the rights of those who have serious interests at stake.

In September, 1910, abrogating the duties of a solicitor and without the solicitors' knowledge, Holloway wrote to a debtor demanding 8s. 7d. for *solicitor's* fees for service of a summons, threatening in the event of non-payment to issue execution. However, in October last, when things were getting "warm," Holloway disgorged the money.

In another matter he rendered to a client a statement in which he charged £1 7s. for collecting £1 11s. 2d., and afterwards disgorged 15s., 11s. of which was an improper charge for solicitor's fees. This refunding was the result of a threat to report him to the County Court Judge—who has already passed severe strictures upon his conduct in matters before him, in one case bringing his doings to the notice of the Incorporated Law Society. In another statement he made several illegal charges, some of which were for attending Court on summonses. These he repaid after an action was commenced.

We therefore warn our readers against having anything to do with Holloway; and those persons who have any money due to them from him, or by implication from the Boston Tradesmen's Association, we advise to obtain it without delay.

Given EVERY week in MRS. BULL.

THE "TITANIC" REPORT.

THE EFFECT OF THE FINDINGS—WHAT SHOULD BE DONE.

By a Shipping Expert.

The farcical Inquiry into the loss of the *Titanic* is completed, and Lord Mersey has, with the assistance of five gentlemen nominated by the Government, sat in judgment on the Board of Trade and the White Star Line! However, his Lordship has issued his Report. A more unsatisfactory result of a prolonged and costly Inquiry could hardly be imagined. The Report appears to have been written throughout with one object—viz., to whitewash as much as possible everybody who was really culpable. There is no doubt that had its drafting been in the hands of a Business Wreck Commission, assisted by practical Business Assessors appointed by a Business Government, it would have stated clearly that the directors of the White Star Line, the President of the Board of Trade, Sir Walter Hewell, Sir Cosmo and Lady Duff-Gordon, and Captain Lord of the *Californian* were guilty, if not of murder, of the cruelest neglect of their obvious duty to their fellow men and women. A Business Government would have gone about the matter in a businesslike manner, and in the place of a wandering Inquiry leading to the putting of thousands of questions upon irrelevant matters, which—besides costing a huge sum of public money—meant the clouding over of real issues, it would have confined its attention to a very small compass, viz.:—

(*a*) The culpable neglect and incompetency of the Board of Trade and all its permanent and other officials connected with the inspection and passing of the life-saving appliances of the vessel.

(*b*) The faulty navigation, by which the vessel was allowed to proceed at great speed—on a dangerous route—after warnings of ice had been received.

(*c*) The conduct of Mr. Ismay, the Duff-Gordons, and Captain Lord; and

(*d*) Why the vessel was built without being classed by *Lloyd's Register*, or other standardising authority.

Having formulated these questions, they would have gone speedily to work and finished the Inquiry in a quarter of the time and at a quarter of the expense that this one has involved.

The Effect of the Findings.

After thirty-seven days' sitting, with thousands of questions and lengthy speeches from a dozen counsel, the only result appears to be to bring into greater prominence the fact that—although (as pointed out by Lord Mersey) Mr. Bottomley called attention in November, 1910, to the gross inadequacy of boat accommodation on the sister ship, the *Olympic*, although even the Board's own Naval Architect and all its principal officers advised a much larger number of boats, although the Managing Director of the firm responsible for building the ill-fated vessel also considered more boats necessary—the Board of Trade and its permanent officials passed the matter over to its "Advisory Committee" (a body dominated and controlled by shipowners) and drifted on, nothing being done. After seeing the incompetence displayed in the witness-box by the greater portion of the permanent officials—especially their head—one can readily understand that the matter of the rules would have been allowed so to drift until eternity had not this or some other terrible catastrophe occurred. A Business Government would at once have dismissed the whole tribe of them, and then set up in their place a Marine Board composed of practical men not bound in red tape, who would at once devise measures to ensure that, as far as practicable, boats and life-saving appliances should be carried for all on board.

The Court found that the loss of the ship was caused by a collision with an iceberg, brought about by excessive speed. Of course this is a condemnation of the Captain and officers—yet in the Report the Captain is exonerated from all blame! This whitewash is applied because excessive speed is "a usual practice." Though in the case of the *Titanic* this is reckoned a mere mistake, it will be negligence in any future case!

Another finding was that the look-out was not sufficient. Surely to any person possessed of common sense these two serious defects in navigation are sufficient to locate much of the blame for the disaster.

Although the discipline on board is stated to have been good, no concerted action seems to have been taken to arouse all the passengers and acquaint them of the danger they were in; consequently the majority of the boats left the vessel half-loaded.

No proper boat-drill had taken place, and most of the crew were ignorant of their boat stations. It was the duty of the officers and officials of the White Star Line to see that boat-drill was carried out and that the men were acquainted with their stations.

What Should Be Done.

For all these reasons, the White Star Line, their officials and officers, are to blame for the loss both of the ship and of life, and the Managers should be put upon their trial. It was not to be expected that Lord Mersey would openly condemn Mr. Ismay—yet he does censure him, by stating that it was "improper" for him to retain the Marconigram from the *Baltic* handed to him by Captain Smith. He, however, does not blame Mr. Ismay for jumping into the last boat, but carefully avoids expressing an opinion upon the point as to whether he should have made every effort to see that all the passengers were got on to the boat-deck, and in place of scuttling off should have gone below and got others up.

The less said about the conduct of Sir Cosmo Duff-Gordon the better, but we are glad to notice that Lord Mersey ventures to express the opinion that had Sir Cosmo encouraged the boatmen to return they would have made an effort to do so, and so saved some lives.

The Report expresses no opinion as to the neglect of the Captain of the *Californian* to go to the assistance of the vessel showing distress signals, but it states that the *Californian did* see the *Titanic's* rockets when within five miles of her, and could have saved practically all.

As we have pointed out, the correct inference to be drawn from the Report is that the White Star Company is largely to blame for excessive speed, bad look-out and inefficient boat-drill—yet the Board of Trade have kindly offered to pay the cost of the Inquiry—out of public money. The only wonder is that the White Star had not the impudence to ask for *their* costs. Had some poor ship-master been found to blame, he would—as in a recent case—have been condemned to pay a part at least of the Board's costs, and (again as happened then), he might have been compelled by the Board to sell up his home in order to do so. Not so with the White Star Line—the public are to be made to pay, as the Government kindly agrees that the case is "exceptional," and it will pay all its own costs and those of other parties represented. But the scandal of the matter does not end here; the costs are to be settled in *private* by Lord Mersey and the various claimants. We shall hear more of the matter

Who Would be a Shop Girl? ☞

THE GOOD FELLOWSHIP SOCIETY.

HAIRWASH, FRATERNAL LOVE, AND PILLS.

A few days ago an advertisement appeared in one of the "dailies" for a lady to take charge of an office. The hours were to be from 10 a.m. to 4 p.m., experience unnecessary; security required. The firm wanting this young person was the Mayfair Manufacturing Co., 22–24, Glasshouse Street, W.

A young lady who applied for the post was told that her salary would be 25s. a week, but that she would be required to deposit as security the sum of £25, returnable after six months' satisfactory service. Being a reader of JOHN BULL, the young lady did not close with the generous offer. This, however, could not have upset Mr. Edmund Melfi, who calls himself the manager of the firm, as he had previously told her that he had had over 600 applications for the job.

Now, from enquiries we have made, we have ascertained that the Mayfair Manufacturing Co. is a concern making hairwash, and that it occupies a couple of rooms on the first floor at 22, Glasshouse Street. On the same floor is another room which, although also stocked with bottles of hairwash and empty pill-boxes, is the office of the "Good-Fellowship Society," of which body Mr. Edmund Melfi is dubbed the administrator. It is difficult to discover the benefits to be derived from membership, but one thing appears perfectly clear, namely, that "subscriptions are invited for the general work of the Society."

The object of the Society, however, is stated to be "To reason in a spirit of fraternal love on all religious subjects." Its motto is, "Come, let us reason together." How far the motto and the "fraternal love" part of the business will be carried out, should Mr. Melfi be able to obtain any members willing to pay the subscription, we are not prepared to say. From some printed matter we have before us, however, we learn that "the Society is anti-Roman"—for which doubtless the Roman Catholics will be duly grateful.

What with conducting the hairwash business, administering the "Come, Let Us Reason Together" Society, and supervising the work of the charming young ladies who are falling over each other to deposit sums of £25 for the privilege of minding the thatch tonics and the pill-boxes, Mr. Edmund Melfi should indeed be a busy man.

THE NON-COMMISSIONED OFFICERS' GUIDE.

THE SILLY SEASON FOR SOLDIERS.

An Army Instructor has just published a pamphlet containing 262 Questions for Recruits, and the price is 4d., or, in other words, just the cost of a pot of beer. Some of the questions are so childish that we are tempted to quote a few, and incidentally to supply the answers.

(1) How many baths must you have weekly?

We should say this all depends upon the weather and the nature of our feasting overnight.

(2) Returning from furlough you miss the last train, through no fault of your own. What would you do?

The answer is obvious. Miss the next one—might as well be hanged for a sheep as a lamb.

(3) What kind of manner must you adopt towards civilians?

"Stand-offish," of course.

(4) Why do you salute an officer?

Because the alternative is punishment.

(5) Your hands are full, and crossing the "square" you pass an officer. What would you do?

Wink at him.

(6) If an officer calls you, what do you do?

Cock a deaf'un.

(7) You are walking out in town and a battalion passes with flying colours. What do you do?

Get as far away from the battalion as soon as possible, in case of arrest at the instance of some silly instructor for an imaginary crime.

(8) In a word, tell what causes nearly all crimes in the Army?

Pseudo-discipline.

Should any soldier find it difficult to answer the other 200 odd questions he may send them along to us.

THE INSURANCE ACT.

BY GREATREX NEWMAN.

(Scene: "Insurance" Counter at large provincial Post Office—Group of impatient customers addressing enquiries to perspiring Officials.)

STOUT GENT: "Two threepenny and two sevenpenny ones, please?" *(Receives same, and retires.)*

MEEK-LOOKING WOMAN *(speaking very rapidly)*: "Oh! if yer please, sir, would yer mind a-tellin' me 'ow this 'ere Hact's a-goin' ter affect me an' my next-door neighbour, Mrs. Jones? Yer see, sir, I does a bit a-charin' for some folks wot lives in Lansdowne Road, every Monday an' every Toosday I goes a-washing' for—" *(Small boy interrupts.)*

SMALL BOY: "If I posts this letter now, what time will it be delivered in Bradford?"

OFFICIAL: "Ask at the next counter—this is for Insurance matters only."

MEEK-LOOKING WOMAN *(resuming)*: "—an' as I was a-sayin', sir, on Toosdays I goes a-washin'—" *(Thin man interrupts.)*

THIN MAN: "Three sevenpenny and three fourpennies, please."

MEEK-LOOKING WOMAN *(again resuming)*: "—an' as I was a-sayin'—" *(Official interrupts.)*

OFFICIAL: "You had better write to the Commissioners, madam, clearly setting forth the facts of your case, and they will then advise you as to the correct course to pursue."

MEEK-LOOKING WOMAN *(desperately)*: "But, if yer please, sir——"

OFFICIAL: "What's for you, sir? Two fivepenny ones? Thank you."

LADY *(carrying pomeranian)*: "Oh! could I see some of your threepenny stamps, please?" *(Official pushes one forward—lady examines it.)* "Er—how much are these?—Oh! of course—how silly of me—I suppose there's no reduction on taking a quantity? No? Well then, I'll have just one, please—and would you give me a piece of edging with it? Thank you. Good-day." *(Retires—Official sighs wearily.)*

A "BLOKE": "What ho, guv-nor! Is this the place where they're a-givin' ninepence for fourpence?—if so, I'll have a bob's worth! All right!—don't get yer 'air orf!—Give us sevenpen'orth—one threepenny and a fourp'nny 'un." *(Official obliges, exit "Bloke.")*

YOUNG GENT *(stuttering)*: "Oh! p-p-please c-could y-you t-t-tell—?" *(Old man interrupts.)*

OLD MAN: "Would you give me a copy of the Compensation Table, showing the amounts——?"

OFFICIAL *(fiercely)*: "You'll get that at a stationer's. Can't you see that this is a Post Office?"

OLD MAN: "Of course I can. D'you think I mistook it for a fishmonger's?"

YOUNG GENT *(trying again)*: "C-could you t-tell me which"—*(Official listens carefully)*—"w-which is the P-p-p-postal order counter?" *(Official glares—mutters something—and points.)*

MAN IN STRAW HAT: "As this Insurance Act business is causing such a flare-up, d'you think there's much chance of the Home Rule and Disestablishment——?"

OFFICIAL: "Home Rule and Disestablishment can go to—I mean I'm only concerned with the Insurance Act; that's quite enough."

SMALL BOY: "Any cigarette pictures, mister?"

(Collapse of Official.)

LETTERS WE DID NOT RECEIVE.

The Jam Sahib of Nawanagar presents his compliments to the Editor of JOHN BULL, and wishes to explain that he did not authorise the Under-Secretary for India to state that his Highness would "take such action as was demanded by his honour, and that of the distinguished caste to which he belongs." His Highness considers himself above the law and, if the Courts admit his exterritoriality, he sees no reason why he should inconvenience himself by paying his debts. It would be just as reasonable to expect a bankrupt to discharge liabilities incurred before his receiving order was made. This attitude may not be cricket, but it is commonsense.

See this week's MRS. BULL.

THE PASTOR TO HIS FLOCK.

CONTENT.

By Norman Tiptaft.

[Mr. Tiptaft—whose articles in this journal, written from the Socialist standpoint, have attracted wide-spread attention—is now satirising the relations between the Church and the People.]

My Dear Man in the Street,—These be perilous times. A spirit of unrest is abroad. A spirit of misunderstanding and distrust, of suspicion and hatred. It behoves one to speak to you words of quietness and calm, of peace and brotherliness. These things I will endeavour to do.

For, sad to relate, I—even I, whose mission it is to reconcile you to your proper place in life, to teach you to be thankful for all the good things you have, and generally to stop your troubling the powers that be—I have been misunderstood. Malicious and stiff-necked miscreants—on whom may vengeance fall—have written me letters—most of them, it is true, anonymous—accusing me of setting class against class, of promoting envy and uncharitableness, of stirring up strife and, generally speaking, of aiding this unrest instead of trying to quieten it. I, who have talked to you of Charity and Faith and Hope, who have besought you to remember these things and abide by them!

It is a sad world, my friends, and truly the lot of the righteous is hard.

. . . . . .

Aided somewhat by these reflections, I beseech you to consider the state of mind, body and soul known as Content. Surely if one speak of content one cannot possibly be accused of pandering to the prevailing unrest. Perish the thought.

Content, my dear Man in the Street, is a beautiful thing. How beautiful only those know whose unfortunate lot it is perpetually to deal with the discontented. If, at the moment, everyone were contented there would be no strikes, no labour unrest, no wild and whirling speeches, no Syndicalists, no anything to mar the beauty and spoil the worship of the god of Things as they Are.

The Curse of "Kismet."

What an ideal state! Those who starved to death through insufficient wages would die peacefully and quietly, sure that all was well. Those workmen who saw their wives and children living in degradation and poverty would rejoice, knowing that it was so ordained by an all-wise Providence. Those homeless ones in rags watching the gaily clad crowds stream along the fashionable thoroughfares of our great cities, would give thanks that the Creator had allowed so much wealth and luxury to exist in the world. While, at the other end of the scale, all employers would contentedly pay even smaller wages than they do now, all investors would receive higher rates of interest, all the upper circles would be able to spend yet more on freak dinners—I saw one was given to pet dogs the other day—costly wines, superb motor-cars, country estates, magnificent receptions and all the other good things of life—the things that really matter in a civilisation like ours. What an ideal! But one must have ideals in a world given over to materialism.

Peace, Perfect Peace.

Therefore, even in a state of discontent and anarchy it is good to think—even as the average Christian thinks of heaven—of a time when everybody will be perfectly contented, when the agitators have ceased from troubling and the superior persons are at rest. Everybody content. No more invention, no more progress, no more new ideas, no more Budgets, no more politicians, no more anything that makes for change. Everybody happy, everybody pleased, everybody *dead*. Alas! such is the imperfection of human nature I fear it is not until all are dead that such an ideal will obtain.

True, had there been no discontent in the past, things would have been somewhat different to-day. Had men been content with the stage coach we should never have had the steam engine. Had men been content with letters we should never have had the telegraph. Had they been content with wigwams and candles we should never have had houses and electric light. In fact, had the original protoplasmic cell been content with being a protoplasm we should never have had man at all—and as that would have saved all the trouble, it shows what a wicked thing discontent is.

Discontent is wrong—you never know where it's going to end. Perhaps after millions of years during which dissatisfaction with things as they are has continually resulted in something higher and better being produced, after the discovery of evolution and the knowledge that the whole universe is steadily moving onward toward some far-off event—no one knows whither or what—it may seem somewhat incongruous to preach content as a gospel to you, and yet you have to choose between it and progress on unknown lines toward an unknown goal.

Things as they are, you know. Things as they may be, you do not. You have, it is true, slums, disease, death, luxury, wealth, power, rich and poor, beggars and aristocrats, idlers and workers, a mixed up chaos of light and darkness, laughter and tears, heaven and hell. But what you have you know and you can endure. You have endured it for years out of number—but if you try to alter these things, if you follow in the steps of the men and women who have transformed the world you will end—where?

Chasing the Will-o'-the-Wisp.

You will not, say the philosophers, end at all. You will go on from change to change. Always on the move, always discontented, always seeking "the better days a-coming by and bye"—but never reaching them.

On the other hand, are you but contented, you are saved any bother.

What you have to make up your mind about is, are you prepared to endure the ills you have, or will you fly to those you know not of?

One thing or the other you *must* do; there is no third alternative. By which I mean, not that you sit still and drift, letting the forces of content and discontent, of progress and reaction drive you this way and that at their will, but that you come down solidly on one side or the other.

Do you stand for things as they are? Excellent! Then you are the sworn foe of progress in every shape or form. You must not advocate a single change in methods of government, trade, invention, religion or anything else. You must believe *exactly* as your fathers believed, you must think as they thought. What is the speed of the fastest train to-day; average, 60 miles an hour? You must never consent to one being run at 65. Does a certain slum area breed fever? You must insist that *no* measures be taken to render it harmless. Does your factory system produce a race of weaklings? You can tolerate no change in it likely to make a stronger people.

Crossing the Borderline.

Absurd, you say? Not at all. Admit that things are not what you want them to be, lift your little finger to alter one abuse, to remedy one evil, and you attach yourself to the forces of change. Feed a hungry child and you ally yourself with the workers on strike. Build decent homes for the people and you encourage the workers to threaten the capitalists. Knock one dogma out of your orthodox religion and the way is paved for a thinking democracy. Content or discontent—there is no half-way house.

. . . . . .

Candidly, my dear chap, you seem to be up against it. The principle at stake is bigger than the question of sympathy with the masters or sympathy with the men, opposing a budget or fighting Home Rule.

On the one side you have things as they are—brutal, cruel, unjust, but familiar. On the other the unknown, leading mayhap to a fairer world but leading to it through strikes and violence, unrest and revolt, tears and death.

And you have to choose your side.

HAVE YOU GOT YOUR COPY OF

John Bull's Summer Annual?

ONE SHILLING NET. 126 PAGES.

Brightest Stories. Finest Illustrations.

The Shetland Herring Girls. ☞

A PEARL AGENT'S CONFESSION.

EXTRAORDINARY REVELATIONS OF FAKING.

We have received the following remarkable letter from a late agent of the Pearl Company :—

I beg to give you my experience as a collector on the Pearl Assurance Company. My reason for doing so is that I gave up a good situation to take on the book, and soon was out of work through doing so. My bondholders were shamefully treated. I think that anyone taking on a book should know what they are likely to put up with and the low level to which they are likely to be brought. Many a young fellow of good family is induced to take on this sort of work, perhaps by doctor's orders, the work being out of doors, and it is this class that feels the pinch most. I was thoroughly educated into the work, of which I had no previous knowledge, and my life for a time was nothing but roguery, and I had many sleepless nights over it. I will state my position as briefly as possible. Being employed on night duty at a salary of 25s. a week, I was induced to apply to the Pearl Assurance Company for a book, which I did. I interviewed the Superintendent, who put glowing prospects before me, and showed me the advantage of having an outdoor life and £3 per week. I accepted the invitation to take a book, but told the Superintendent that I knew nothing about the work, but he said this did not matter. I was then instructed to give notice to my then employers and find two bondholders for my new position, both of whom had to stand for £10. I was then given a £4 book to collect, which done right off the reel would have taken me about 12 hours. I had to start on Saturday afternoon and proceed down slums to catch working people home with their money. The collections came in fairly, and we paid ourselves out of the collection, my portion being 18s. The balance of the salary was to be made out of commission on new business. The agreement we had to sign was to the effect that we would do 1s. per week new business (2d. is a lot), and for this we received twelve times down and another four times at the end of the quarter. I started well in this department, by insuring my own family and friends for small amounts, and got 4s. or 5s. in hand, which I was allowed to draw on by degrees. But, of course, new, fresh and entirely strange business was looked for. I was put into the charge of two Assistant Superintendents for instruction in this matter, and the first Monday I went my way intending to do a lot. I was, on leaving the office (where I may say we have to call every morning), taken to a coffee-shop, where to my surprise the whole staff was seated drinking coffee, etc., and playing some table game. After about two hours of this and various glances out of the window to see if the coast was quite clear, we went each on our own books for further collections. This continued daily until Thursday, when we had to pay in. This being done, I met my Assistants (with others) and we all consulted as to what new business had been obtained. Of course nobody had any. The result was that as business was bound to be sent up we had to manufacture some, and this was done by taking names from a directory, filling in forms in our own handwriting, and signing each other's with our left hands. I was told not to leave it so late before getting new stuff, so next week the Assistant and myself made a detour of the churchyard for various names and insured these. Another week we selected empty houses, referred to the directory for names, insured them, and when they could not be found by the inspector, put them down as removals. I soon found myself paying in 10s. a week out of my salary and with a box full of useless policies. Between us we must have had hundreds and hundreds of policies. Further trouble came when the "Special Canvasser" was put on with us. He would plant anything from 5s. to 10s. on a book on which we would draw and give him half, only to lose the business in a few days, and perhaps some of the good business as well in the bargain. But the end of the quarter did it. Each district fought against one another and although 1s. was expected by the agreement, we were directed to bring in 2s., 3s. or 4s. for the last weeks of the quarter. This was done and prizes awarded to the best. After the quarter had turned then came the lapsing of dud stuff, and the trouble properly began. How could a man with 18s. a week start lapsing about 10s. worth of stuff? The matter was impossible. The Superintendent would get indignant, come round on the book, knock the stuff off, and report you to the office, as if he knew nothing about it. We now began to get into money difficulties, and after a few weeks of this I threw up my book and refused to go on. The office sent me in an account of nearly £10, and as I could not pay it they fell on my bondholders. I went up to the Pearl Office at London Bridge, and they referred me to their solicitor, who happened to be next door. I told them the whole story of fraud, and told them that rather than my bondholders should pay I would be arrested for getting money under false pretences. They replied that they could not do that, but all they wanted was their money, and my friends, like fools, paid, rather than be shown up, and have never forgiven me since.

HUMAN DOCUMENT.—CCVI.

[In this column, every week, we publish particulars of some human derelict whose case, after full investigation, we are able to recommend to the charity of our readers. We are happy to say that in this way we have already been the means of bringing comfort into many a wretched home. All amounts subscribed are duly acknowledged, and no deduction of any kind is made by us.]

PLEA FOR A DESERTED FAMILY.

We trust that in placing the following statement before our readers it may be the means of saving a poor mother spending the rest of her days in the workhouse.

> My husband deserted me nearly four months ago, leaving me with four little children to keep. I went to the police, and they advised me to go to the relieving officer, who told me to go in the workhouse and make myself chargeable, so that they could take out a warrant to find him. I have been in there for two months, and I went in front of the Board of Guardians to ask them if they could keep two of the children till I could get some work. They have done so, and I have one little girl of nine years with me now, and my sister is minding one. If it were not for my sister I should not have any place to go to, but she is only poor herself, with three children.

This unfortunate woman is devoted to her children, and has done all that she possibly can to provide for them, but now she is totally destitute, and unless getting immediate assistance she will be without any food or roof. She is 35 years of age and anxious to find work, whatever it may be.

We have received the following amounts, which we have duly forwarded to the subjects of the "Human Documents" named :—

CCIV.—Mrs. E. C., £4 ; P. C., 1s. ; R. G. M., 2s. 6d. ; "Elstow," 1s. ; "Fag," 5s. ; "Father," 2s. 6d. ; "Pollee," 2s. 6d.; "Nigger," 5s. ; W. M. R., 9s. 6d. ; J. E. A. T., 2s. ; M. B., 5s. ; "X. Reay," 5s. ; T. L., 5s. ; C. S., 2s. 6d. ; "Adel," 1s. ; "Freemason, Carlisle," 5s. ; M. A., 1s.

CCV.—"Ilford," 2s. 6d. ; J. B., 1s.

The manager of a large firm of contractors has, we are glad to say, offered temporary work to the subject of our Human Document No. CCIV. Much interest has been aroused in this case, and it appears to be probable that permanent benefit will accrue to the poor family in question.

SHARKS AND SAILORS.

BREAKELL'S TALES TO WOULD-BE MARINERS.

The Victualling Superintendent at Liverpool for one of the largest transatlantic passenger lines tells us that for the last four or five years he has been "swamped" with applications for posts as stewards, stewardesses, cooks, pursers, etc., by people who have been led to waste money for "instructions" how to obtain such berths. He, therefore, asks us to warn our readers not to have dealings with such persons as W. Breakell, of Southport—no more precise address is given—as applications under these auspices are never entertained. In the case which the Superintendent brings to our notice, the applicant says she has paid Breakell 2s. 3d. for sending her a printed form full of illiterate rubbish, and what is termed a "passenger list."

By the way, what has become of H. Edwards, late of Chiswick and Hampton? He appears to have dropped out of this business after our repeated warnings against him, although the get-up of Breakell's literature bears a very close resemblance to that of the originator of the trick.

WHAT IS YOUR NUMBER?

SEE PAGE ii. OF COVER.

See this week's MRS. BULL.

LOVE LETTERS.

By Jim Crow.

[Mr. James Crow is our Licensed Crank. A brilliant exponent of unconventional ideas—invariably distorted and lacking in perspective, cynical and epigrammatic in expression—he is a journalistic cat amongst the pigeons. We accept no responsibility for his opinions—or his life.]

I have been reading a delightful collection of French love-letters, from the earliest times to the present day. Perhaps the prevailing impression was of repetition—certainly not of monotony. "I suffer, I love you, I wait for you": there is a sentence which, reverberated throughout the volume, still lingers in my soul.

Sweet Suffering.

Why did this particular lover suffer? He still waited, so he had not given up hope. Indeed, his assertion of waiting is a proud proclamation of expectancy, almost of confidence in the future. And, as his love had not yet been gratified, he could have none of the pangs of satiety, none of the griefs of remorse. Of course he had the anguish of separation. The necessity of writing proves that, and explains why there is so much more suffering in love-letters than in love itself. Still, such suffering is very near akin to joy. If it be reciprocated, it becomes a mystic sweet communion. In any event it is a voluntary sacrifice at the altar of the Beloved.

An Absent Presence.

I am not sure, though, that the confession is kind. How can it please the Beloved to know that you are suffering, even though it be on her account? Why not suffer in silence and try to cheer her by an affectation of gaiety? In that case the part must not be overdone. You need not write delirious descriptions of routs and moonlight escapades, for then she may suspect the existence of Beloved the Second, and that of course is a masonic secret. A good way out of the difficulty is to leave your alleged sufferings out of the question. Tell her that she is never out of your thoughts; though seas divide you, the music of her voice sings to you by wireless telephone through the long watches of the night. Any nonsense will do, so long as you convey the beautiful, trite thought that her spiritual presence mitigates the torture of her corporeal absence—that, like Sir Boyle Roche's bird, she is in two places at once.

Apocalyptic Altruism.

Take my advice and do not write about yourself at all. You only do so out of selfish vanity. Besides, you run risks of being misunderstood, for you cannot hope to acquire my lucid language. Fill up your four pages—never more lest you become a bore and be not read even a third time—fill up, I say, your daily screed with sweet speech of Her. Ransack the Persian poets and compare Her to all the flowers in the rainbow, all the scents of the laboratory, all the heavenly bodies, all the precious stones in the Apocalypse, all the pretty personages of fairyland. When you have exhausted the Persian poets, a dictionary of synonyms may help the continuation in your next.

Simple Symbolism.

Proceed to take an interest in her pursuits, send friendly messages to her various swains, proving your great confidence thereby; deem no topic too trivial if only it concern Her. At the same time you must avoid fuss and the appearance of inquisitiveness. Fuss makes you appear like a fool or an old woman (much the same thing); undue inquisition touches the borderland of cross-examination and smacks of jealousy, the one unpardonable offence in a lover. Above all, be natural. Write as you talk, even though you be a stutterer. The simplest love-letters are always the most convincing, just as the most complicated embraces are the sweetest. Lovers should be like little children (only not so noisy and dirty), and all foolishness may be forgiven in their confessional correspondence. Even crosses and blobs as symbols of slobber are allowable, provided always that the supply does not exceed the demand. You may attribute them to the sphere of the servant-girl, but every devout lover is a faithful humble and obedient servant.

Tricks of the Trade.

Do not, however, eschew the grand manner altogether. There is a certain compliment in taking pains to express your adoration: a little midnight oil lubricates love. Besides, you have more time to think when you write than when you talk. You can express your epigrams more exquisitely when the caress of her gentle cheek is far from your liquid lips, when you are not distracted by the perfume of her glorious hair. Off-hand scribbles are disrespectful and imply neglect. They are not love-letters at all—mere letters between lovers. But do not overdo your flowery language, lest you weary the Beloved, whose first yawn may adumbrate a yawning chasm between you. Do not feed her on perpetual partridge; let her taste your homely honey and munch your pimento. Hint at love instead of reciting it like a parrot; leave something to her imagination. Above all, avoid the trite, familiar phrases which anybody writes to everybody. Be unusual, yet not eccentric. Thus "Dear Heart" is a more potent introit than "Sweetheart," which suggests Christey Minstrels on the sands. Compare her teeth to calcedony rather than to pearls, her lips to lion's blood rather than to rubies, her hair to a burning, fiery furnace rather than to ruddy gold, her mouth to the gates of Hell or the portals of Paradise rather than to an opening flower. Never quote poetry unless it be utterly unknown. It is only the bread-and-butter miss who browses on Browning, the great she-ass who thrills over Tennyson, the neurotic who swims in Swinburne. See how kind I am in assuming that your Beloved is like mine—all glorious within. When in doubt, dose her with the Song of Solomon, which her parents may not have allowed her to read.

The Intriguers' Index.

Yes, I hear you mutter, but different Loves require different love-letters. Fi, you naughty people, do you dare to confess that you have loved more than once—I mean more than one female? Strange as it may appear to you, I have been discoursing about the correspondence of conventional lovers, such as husbands and wives (their own wives, let me add, to make assurance doubly sure), about affianced couples, and about such as would plight troths but for the deceitfulness of riches or the harshness of parents. Now, however, for the hardness of your hearts, I will say a few kinds words about the affectionate accidents which will happen even in the best-regulated families. Suppose the sweet spouse of some drunken brute turns to you for platonic consolation; suppose even that you discover a celestial affinity between yourself and the bride of your best friend.

The Pains of Prudence.

Of course, in that case, you ought not to write anything which can be twisted into the faintest semblance of a love-letter. I know this is a hard counsel, but a prudent person will anticipate the loud laughter which would greet the revelation of his inmost soul in the Divorce Court. A prudent lover, however, is almost a contradiction in terms, so I will only suggest that, before you post your epistle, you read it over and wonder what capital might be made thereof if it fell into the hands of Mr. Sergeant Buzfuz. Think also, in a journalistic spirit, of the headlines of the halfpenny press. Or, if you are writing to a simple maiden, keep in your mind all the rude possibilities of a breach of promise case.

Turn Down an Empty Pen.

Now you see why I bid you never write love-letters which can possibly be published. Caution murthers sentiment, and an unsentimental love-letter is like lamb without mint sauce or a cold kiss or any other still-born joy. The full-blown love-letter is inspired by imagination as well as begotten by the heart. It must contain offers of death and damnation for her sweet sake, even though you would resist a request for a five-pound note. There must be vows of eternal fidelity, though you know you change like the moon. But such promises and vows invite ridicule from a cold cross-examiner. Therefore I say unto you lovers: write not at all.

Here endeth the first Lesson.

How to Manage a Mother-in-Law. See this week's MRS. BULL.

WHAT ARE YOU WORTH.

An Astonishing Analysis of Human Values Demonstrating the Small Worth of All but the Brain.

How to Become a Mental Millionaire.

An astonishing fact has been revealed by a distinguished Professor of Science.

"What is a man worth?" was the question he set himself to solve.

As a result he discovered a most remarkable analogy between the value of a man's body and the value of his physical labour.

The commercial value of the physical constituents of a man's body, he found, is just what that man could earn per week by purely physical labour.

An average man's body, states the Professor, contains about 10s. worth of *fat*.

It contains sufficient *phosphorus* to provide heads for 2,200 matches.

It contains enough *magnesium* to make some respectable fireworks.

It contains *albumen* equal to a number of eggs.

Sugar and *salt* in saleable quantities are also to be found in his system.

Totalling up these various items the Professor finds that altogether the average man is worth about 30s.

A £20 a Minute Man.

Yet, whilst the man who works with his *body* earns only 30s. a week, or less, the man who works with his *brain* earns £6, £8, £10, £20, perhaps even £30 and more per week.

J. D. Rockefeller, it is stated, has an income of over £10,000,000 a year, or £20 a minute.

Note how small, therefore, is the earning power of the body compared to the earning power of the trained and organised brain!

"Money rules the world," runs the old saying. Really the phrase should read, "Mind rules the world."

The trained intelligence, the scientifically organised brain, is the greatest asset any man or woman can possess. The big balance at the bank is created by the scientifically trained business brain. All the luxuries and desirable things of life, mansions and motor-cars, comforts and culture, power and pleasure, are at the behest of the man who has trained his brain on scientific lines and has developed its powers (as you have now a splendid opportunity of developing the powers of *your* brain) on the right, success-making, income-earning lines.

Many people do train their minds in this way. That is why they get on so well. Copies of some of their letters will be sent you, showing how successful they have been as the result of acquiring the Pelman System. Many of them are now making from £5 to £15 per week *more* than they did before they had the advantage of following this course of mental training which you have an opportunity of adopting to-day on specially favourable terms.

A Rise of £10 a Week.

How would you like to earn, say, £10 a week *more* than you are earning now?—a rise of £500 a year.

It is well within the reach of your powers—provided you develop the latter as the Pelman System shows you how.

Although many men and women have taken advantage of this Pelman plan, and have thus trained their minds to make more money, the large majority of people have not taken the trouble to train their mental money-making faculties at all.

These are the average, mediocre men and women who, all their lives, are in the receipt of comparatively small salaries and who never rise to the top or become wealthy and successful.

These are the men and women whom you can easily pass in the race of life if you train your brain on the scientific business principles of the Pelman System.

You don't want to remain behind "in the crowd." You want to be in front among the leaders. To do this you must train and develop your brain as shown in the magazine that will be sent you free on application to the address below. Then write for this magazine and particulars to-day. All are sent you without any charge being made.

Read these Letters from Successful Business Men and Former Pelman Students.

Many of the highest-paid posts in the British Isles to-day are held by men who have practised this system. Copies of many of their letters will be sent you to read. You will see how highly they praise this system, and what it has done for them it will do for you.

Many a junior clerk has become head of a department, then a manager, and finally a director, simply through following the Pelman System and training his mind on this plan.

This system develops in your mind fine judgment, a splendid memory, original thinking power, the faculty of instantly seizing the pivotal principle of any proposition and noting in a glance both its weaknesses and its strong points.

Practical Benefits You Can Now Secure.

It enables those who practise it to—

— improve their positions in office or business,
— impress their personalities upon their surroundings,
— double or treble their brain output without extra exertion,
— develop fine organising, managing and driving power,
— create original money-worth ideas,
— deliver speeches without notes,
— speak, write and read foreign languages,
— pass examinations with distinction, and
— make more money and to succeed.

The Following Have Practised and Profited from this Plan.

Amongst readers who have been enabled to make more money and to succeed by the aid of this system may be mentioned:—Bookkeepers, Shipbrokers, Printers, Grocers, Land Agents, Merchants, Clerks, Canvassers, Salesmen, Travellers, Civil Servants, Lawyers, Doctors, Writers, Architects, Barristers, Solicitors, Clergymen, Insurance Superintendents, Public Speakers, Artisans, Politicians, Soldiers, Sailors, Schoolmasters and Mistresses, Students, and business and professional men of every grade from the famous member of parliament and the head of a world-wide business down to the clerk who learns how to earn more money by this method and is selected for promotion by his employer because of the alertness and efficiency (developed by this system) which marks all his actions.

Takes Up Very Little Time.

Remember this plan takes up very little of your spare time to follow.

In fact, the system has been especially arranged to enable you to follow it in those spare moments when you are doing nothing else.

The books of the system are published in pocket-size. You can carry them about with you and study the system (and it is most interesting) when travelling to and from business or at lunch time, or at any other odd moment during the day.

Accept this Free Gift which Brings the Means of Success within Your Mental Grasp.

In return you will receive, free of cost, a copy of the most interesting magazine ever published, "The Pelman Magazine of the Mind," together with full particulars, which will show you how you can at once begin to develop the success-winning powers of your mind and to increase your money-earning capacity. It gives you, also, particulars enabling you to secure all the above advantages on specially advantageous "Summer terms," which place them easily within your reach, and within the reach of everyone, however small his or her salary. In all probability this is the only opportunity you will have of securing this special concession, so letters or post-cards applying for information should be posted to-day to—The Secretary, Pelman School of the Mind, 15, Wenham House, Bloomsbury Street, London, W.C.

Our readers abroad can obtain this book from the Pelman Schools at the following places: 9, Churchgate Street, Bombay; 47, Queen Street, Melbourne; Club Arcade, Durban; and 3, Amalienstr., Munich.

OPEN LETTERS, POSTCARDS AND TELEGRAMS.

To Josiah Wedgwood, Esq., M.P., House of Commons.

Dear Josh,—Perceiving that you have put down an amendment to clause 17 of the Mental Deficiency Bill, the object of which, *inter alia*, is the compulsory segregation of the utterly unfit, declaring that "Anybody whatever who in character or tendencies does not come up to the civic standard of the late lamented Samuel Smiles——," and so forth, this is to inform you that I object to all of us being segregated at once. Nobody in this world was ever as perfect in character or tendencies as Sammy made them out to be, nor is anybody as imperfect as those who don't agree with them, think they are. If some of the clauses in this Bill get through I expect to find the Liberals declaring the Tories mental degenerates of the most dangerous type and having them shut up in special homes for crackbrains, while if the Tories come into power it is a dead certainty they will lock up all the Liberals as the maddest species of humanity who ever afflicted a nation.

John Bull.

To George Herbert Barber, Esq., Town Councillor, Stoke-on-Trent.

My Dear Sir,—Much to my regret I have arrived at the conclusion that you are not as good as you should be. Seeing that you are a Wesleyan preacher and a temperance lecturer, you are bound to be not only holy, but sober, whereas the last time you attracted the attention of the police of Burton-on-Trent you were in charge of a motor car apparently endeavouring either to dodge or upset a tram-car. The car was found in a lane and you were discovered drunk. When you reached the police station you could not walk along a line and could not have said "Truly Rural," "British Constitution," or "Financial Statistics."

I am not denying that you had an explanation to offer, Mr. Councillor. It seems that you were the victim of untoward circumstances. You ate some ham, the ham caused you a pain under the waistcoat, you took sloe gin and a nip of brandy in ease thereof, "the liquor made you very sickly," and when the police found you trying to upset the tramway traffic you were "ill." It must be a great comfort to you, the Stoke aquapuritans and the dear deacons, to know that you got drunk partly on ham. For myself, I candidly say that if you had explained that you got drunk wholly on one sloe gin and a nip of brandy I should not have believed you.

Even as you straighten out your lamentable misfortunes I probably do not blame the ham as much as you do. There is a limit to the responsibilities and possibilities even of ham, and if it is to be held accountable for inebriating a temperance lecturer and Wesleyan local preacher when mixed with a few thimblesful of sloe gin and a sip of brandy, and a motor car, then all I can say is that the sooner you get the United Kingdom Alliance to strike it off the list of temperance drinks the better it will be for the cause of religion and teetotalism.

John Bull.

To His Eminence the Patriarch of Venice.

Your Eminence,—I am sorry to hear of your Eminence's distress about feminine fashions. Of course, your predecessor, the present Pope, has already fulminated against divided skirts and your Eminence may have an imminent eye upon the succession to the Chair of Saint Peter. Meanwhile, has it occurred to you that you are both unconsciously playing into the hands of the big dressmakers? They object to hobble and similar skirts because less material is required; you, too, object because the shape is less hidden. Thus do extremes meet. As your Eminence has summed up the position in an homily, "The true beauty of a woman is to be found in her soul; it ought to be sufficient for her to please her Maker." My theology may not be equal to a controversy with a Prince of the Church, but I venture to submit that your Eminence is not justified in assuming a divine preference for ugly and badly-dressed women. After all, He did create men—and women—in His own image.

John Bull.

To the Rev. Prebendary Carlile, Commander-in-Chief, Church Army Headquarters.

Field-Marshal,—A certain story is being told all over the Dominion. Every British emigrant—north, south, east and west—has by this time heard it, and lest you may be the only person whom it has not reached, I tell it to you.

Once upon a time, and the time not so very many weeks ago, a man, his wife, and three children were assisted to Canada by the Church Army and certain friends. They were told one of your officers would meet them at Halifax on landing, and would put them in the right way. When they arrived, strangers in a strange land, the officer was missing. Describing their plight to a clergyman who by chance was there, he took pity on them, and directed them. During four months this man, promised so much and hoping so much from this land of disillusion, tramped his weary round day after day, seeking work, and yet his hands were idle. All the while official and unofficial emigration agents with their lures and their lies of "Work for All," were pouring new victims into the country, all the while the Church Army did not send a word of comfort to him, did not send a soul to ask him how he fared.

All the long lanes of life turn at last, dear Field Marshal, and eventually this man came out of the thorny path of his despairing to a broader and brighter way; brighter because even a glimmer of hope is bright when one has travelled in darkness for so long. At last was work; at last was wages. They were just sufficient, with great care, to make ends meet. Instantly the Church Army remembered the man's existence. Though he and his family would have had to starve when he most needed help if some new-found friend had not taken pity on them, the Army now demanded the return of the money they had loaned for his assisted passage, intimating that if he did not make a special effort to pay they would communicate with his employer.

Such is the story being circulated from end to end of Canada, Field Marshal. "If this is an illustration of the way in which your philanthropic Army does its work, the sooner its humbugging officers are kicked out of business the better," says one Canadian newspaper. I will not add any comments of my own. I will merely ask you: Is the story true?

John Bull.

To Professor Roberto Michels, of Turin.

Egregious Sir,—Yours was perhaps the only useful contribution to the Eugenics Congress, for you pointed out the bad effect of Party Government upon the race. I quite agree that all Parties live in a state of perpetual warfare with other Parties, thereby necessitating a condition of military preparedness, causing the survival of the unfittest and rendering genuine democracy impossible. But you should have had the courage of your convictions and not tried to hedge by asserting that "Party organisation allows men gifted with certain qualities to rise above their fellows." A moment's reflection should have served to remind you that those qualities are unworthy of encouragement. What are they but low cunning, treachery, greed and uncharitableness? If any man is to be sterilised, surely the first subjects should be Party politicians. I see you deny this by claiming special physical beauty for Socialist leaders in Italy, but I have seen some of their portraits and consider that their features exhibit the worst signs of degeneracy. I fear, egregious sir, that you must have been talking through your hat. Or are you a Socialist leader yourself?

John Bull.

Rev. G. D. Nicholas, Vicar of Clewer St. Stephen, near Windsor.

Notice your announcement that you would be miserable with a wife. How do you know?—Bull.

Sir George Kemp, N.W. Manchester.

Agree with you House of Commons not bed roses for Member who takes independent attitude. Party leaders don't want men; they want dummies.—Bull.

A Popular Song, Words and Music, given EVERY week in MRS. BULL.

LEFT BEHIND.

JOHN BULL: "What, take YOU with me? Not if I know it!"

JOHN BULL IN THE CITY.

THE STOCK MARKETS.

By "Verax."

A Revival in the Markets—Rise in South African Gold Mines, Diamonds, Gilt-Edged Securities and Coppers.

It is a curious circumstance that even on the eve of a protracted holiday there should have been quite an active revival in various departments of the Stock Exchange. At the same time it may be explained by the remarkable absence of business which has been the feature of the last few months, investors having been scared by the persistent depreciation of *Consols* and other gilt-edged stocks, and by the continued sagging of prices caused to a large extent by severe and unscrupulous Bear raids. These were absolutely baseless as far as intrinsic merits were concerned, and now that buying orders are coming to hand from Home and Continental sources, it is found that there is no stock in the market which will be sold at anything like present prices. Hence a sharp rise almost all round. In fact, a decided Bear squeeze has been in progress in such sections as *Canadian Rails, Kaffirs, Rhodesians,* and *Rubbers*. There is also every prospect of a very large business in the near future in *Oil* shares, and a sign of the times is another rise in crude oil. A further testimony in favour of oil fuel is afforded by the *Mexican Railway* statement for the past half-year, which shows a saving in expenses of no less than 125,100 dollars. The Yankee market is bracing up again, and as practically the danger point for the crops is passed, there should be a clear field for an improvement in this market, which must also benefit copper and copper shares. Although a good many members of the Stock Exchange have departed on their holidays, others are remaining here to catch the early worm, and, in fact, they seem to anticipate a further strong revival in the Stock Markets in the course of August. Investors will, therefore, do well to make their purchases while they can do so at a moderate level.

Gilt-Edged Securities Putting Their Troubles Behind Them—Home Rail Prior Charges.

Gilt-edged securities are now putting their troubles behind them, thanks to the assistance now afforded to the *Consol* market by Sinking Fund purchases on a large scale. Other descriptions have also been marked down to a low level, more in sympathy with *Consols* than in consequence of any selling pressure, and investors have not been slow to find this out. As a result, there has been a steady demand for investment, which has caused a recovery up to a couple of points from the low level recently touched. Investors on the lookout for absolutely irreproachable securities might now also devote attention to *Home Railway Prior Charges*, yielding from 3⅞ to 4⅛ per cent. per annum. The following is a favourite selection:—*London and North Western Three Per Cent. Debentures* at 78; *Midland Two-and-a-Half Per Cent. Debentures* at 64¾; *Great Eastern Four Per Cent. Debentures* at 101; *London, Brighton and S.C. Five Per Cent. Second Preference* at 124; *Great Eastern 3½ Per Cent. Second Preference* at 85 xd.; and *Taff Vale Four Per Cent. Preference* at 100. The above stocks are from two to seven points below the highest quotations of this year, but the depreciation is still greater when comparison is made with the prices ruling over a period of years. Thus, in 1902, *London and North Western Three Per Cent. Debentures* stood at 106¾; *Great Eastern Four Per Cent. Debentures* at 133; *Taff Vale Preference* at 114, etc.

Latest Foreign Rail Happenings—Dividend Forecasts.

There have been some interesting happenings of late in Foreign Railway stocks, which have imparted a fair amount of animation to this department. The Argentine section, of course, stands out most promising, and the approval of the Argentine Government of the proposed amalgamation of the *B.A. Great Southern* and *B.A. Western* ensures this operation being carried out in the course of time. Both stocks are the pick of the basket here. On the other hand, the *B.A. and Pacific* has been going ahead too rapidly, and has now to pay the penalty in the shape of a prospective reduction of dividend, which is not expected to exceed 2 per cent. for the past year, as compared with 3½ per cent. for 1910-11. *Argentine North Eastern* have taken the bit into the mouth again, and it is now pretty evident that this system has come under the domination of the ambitious Brazil Railway interests. The *Mexican Railway Company* has made considerable strides during the past half-year. The June statement showed a net gain of $76,500, bringing up the aggregate net gain for the period to $195,500, of which $70,800 represents gross traffic increase, and $125,100 constitutes the reduction in working expenses, due chiefly to the adoption of oil fuel in place of coal. Under these circumstances the market expects a dividend on *Mexican Railway* Ordinary Stock for the past half-year at the rate of 3½ per cent, against 2¾ per cent.

South African Mines Advance—Rise in Diamond Shares—Copper and Tin Strong—Nigerians Marking Time.

For some time I have been foreshadowing a rise in *Kaffir* shares, for reasons not far to seek—viz., that some 3½ millions sterling of dividends for the June half-year are now being disbursed, while the prospects of the Rand industry have not been so favourable for years. Hence we now see an important advance in *Rand Mines, Goldfields,* and all the leading gold-mining shares. The impetus to the rise has been given by the closing of a large account said to figure up to 10,000 shares, which had been hanging over the market. Paris is buying, and it is now found that there is no stock in the market at anything like present prices. *Rhodesians* are also improving, all the various Bear points with regard to *Eldarado Bankets, Shamva,* etc., being proved mere absurd ursine inventions, and the general upward movement in South African gold mines will be helped by the sharp advance of a full point in *Premier Deferred,* while *De Beers* are also better, there being renewed rumours of an arrangement between the two companies. *Copper* and *Tin* are remarkably strong in the metal market, and it is evident that base metals will have a record rise in the course of the present year, owing to the remarkable industrial activity, not only in the United States, but also in Europe. *Iron* and *Steel* are also on the up-grade, and so is *Lead* and *Zinc*. Hence, an important improvement in *Barrier Mines,* and in *Zinc Corporation* shares, but *West Australians* are out of the running, and *Mexican Gold Mines,* owing to a recrudescence of the insurrection in Mexico, are also dull.

Oil Share Market Steady—A Boom in September.

One of the markets which undoubtedly will come strongly to the front in the near future is that for oil shares. Whatever one may think of some of the *Russian Oil Companies* which have recently marketed their shares so successfully, the position of the oil industry is remarkably promising. In the first instance, Lord Fisher's committee is dealing with the use of fuel for the Navy, and as far as one can judge, the verdict will be that oil as fuel can be very largely employed in the Navy, provided a sufficient regular supply can be ensured. Railway companies are adopting oil as fuel where oilfields are sufficiently developed, such as in Mexico, California, and even in Canada, while, of course, in Russia oil is generally used in the industries, on railways, and for lighting. Nor is the mercantile marine staying behind. There will soon be a glut of new oil companies, and the utmost caution will be necessary on the part of investors. I hope to have special facilities for their guidance, and there are one or two projects in regard to which I am happy to say I shall have access to practically exclusive information.

The Jump in Canadian Pacifics—'Ware Canadian Money-Traps.

One of the outstanding features in the market has been the sharp advance in *Canadian Pacifics,* on the very favourable June statement, showing a gain in nett earnings of $822,000. But there is more in this statement than meets the eye, as it is believed that the company will make further large issues of capital, with the usual substantial bonus to the stockholders. I agree with the remarks recently made by the chairman of the *British Empire Trust* at the meeting of shareholders, that the English public are becoming the victims of "every dream of fairy-tales, and of every unscrupulous promoter on either side of the Atlantic, and that the most popular classes of money-trap at the moment are to be found in the numerous schemes to purchase land anywhere between the North Pole and the United States frontier no matter how remote from markets, or unfit for settlement, or unlikely to be developed by railways." This confirms the severe criticisms which have appeared in John Bull with regard to the wild-cat schemes which are now being hatched by unscrupulous Canadian promoters. I am glad that my forecasts in respect of the Yankee market have proved so correct—especially in regard to *Amalgamateds, Steels, Great Northerns,* etc.

Just commenced, Alice and Claude Askew's thrilling serial, ☛

NOTES.

GALICIAN OIL LANDS AND ROYALTIES TRUST, LTD.

The latest report from the drilling contractor is to the effect that the works are going well, and that a company owning a property about a mile away on the same oil line has obtained some "excessively strong, natural gas, at little depth, which is an indication that this oil line must be very rich."

THE COMING OIL BOOM.

Everything points to this as soon as the holiday season is over. We predict that in October and November the Stock Exchange will be oil mad. Indeed, in vulgar parlance, we shall all be "well oiled."

WHITEHALL COURT, LIMITED.

Although in a sense this is a private company, there are various interesting points arising upon its published accounts, but we are awaiting the balance sheet down to the end of June before commenting further. The concern is practically run by the debenture holders, but we cannot help thinking that with more enterprising management its financial position could be greatly improved.

APPROVED SOCIETIES' SCRAMBLE.

When the Insurance Act came into force, one of our readers joined a certain approved society, and at the time of making his application particularly enquired whether there would be any agent in the case, and whether commission would be paid to anyone. He now finds that unknown to him there was an agent brought into the matter, and to whom commission will be paid. He says he knows of other instances of the same nature, where people have applied direct at the office of the society for membership under the Insurance Act, and where commission is being paid unknown to them.

THE "PEARL" AND THE STAFF OF THE "L. E. AND G."

One of our readers became an agent of the L.E. and G. in 1892, and was promoted to Superintendent in 1896, and held the post till the amalgamation with the Pearl. During the period he worked for the L.E. and G. he was very successful, and was a prize-winner on several occasions The agreement with the two companies was that the staff should enjoy the same privileges as heretofore. Some of the agents had a saleable interest in their books, and at the time of the amalgamation a circular was sent to them signed by Thos. Neill, stating that if the agreement with the two companies was completed, the Pearl would strictly observe the agent's right of nominations set forth in his existing agreement, or pay him for his interest in his agency. When the agents in Lancashire terminated their appointments, and asked to be paid according to the circular they had received, the Pearl refused to comply. The agents (about 200 in number) therefore took action, which cost the Pearl something like £5,500.

ARTHUR WILLIAMS AND CO., "BANKERS."

The statement of affairs of this bogus firm is interesting reading; the liabilities amounted to £3,984 10s., and the assets to nil. It will be remembered that the person running this concern had the effrontery to commence an action for libel against us for disputing its claim to call itself "bankers," and that it was one of Mr. Astbury's show cases during the recent public examination of the Editor. We shall have more to say about the matter shortly.

SOUTH SUMATRA RUBBER ESTATES.

A shareholder in this company directs our attention to the summary of the Statement of Affairs and the Official Receiver's Observations in connection with the winding-up of this concern. He complains bitterly that when things began to go wrong the directors did no more than consult counsel, and asks pertinently: "Whatever can counsel tell anybody in regard to property abroad?" It was apparently only when the directors discovered the real condition of things, and it was too late to remedy it, that it was agreed to send out to Batavia to investigate matters on the spot.

HOULDER BROTHERS, TURNBULL AND CO., LTD.

This company has just been registered in Edinburgh with a capital of £10,000 in £1 shares, to carry on the business of shipowners, charterers, ship, insurance, freight, and general brokers, warehousemen, and general traders, etc. We should strongly advise investors to leave it severely alone, judging by the experience of shareholders in other companies managed by Houlder Brothers, notably the Houlder Line, where no dividend has been paid for nine years.

NEW ISSUES.

MOTOR UNION INSURANCE COMPANY.

Although we do not see any necessity for the issue of 50,000 further Preference shares, which are admittedly to be used "for the purchase of good investments," there is no question as to the success of the Company, which was quick to take advantage of the motor era, and is earning large profits.

WESTERN CANADIAN CITY AND TOWN LANDS.

After more of our money—although the directors cynically remind us that during a period of three years about £100,000,000 was got out of our pockets. That should be enough to go on with. This company is to operate in Winnipeg, with a population of less than 200,000. There are better investments in Whitechapel.

ANGLO-SAXON TRUST AND LOAN.

Because the *Times* recently said that the wisest policy for investors is to let their money "abide in the ordinary stocks *of the best Trust Companies,*" this one has been formed! And it proposes to start with "the Corn Belt Bank, of Kansas City, Mo., U.S.A." So hurry up with your subscriptions, or you may be too late. Still, after all, that may be better than being too early.

EMBA CASPIAN OIL COMPANY.

This is a Russian oil company, formed to exploit certain areas in the Ural district. We gather that one of the wells "commenced spouting at 2 o'clock p.m. on Monday, November 20, 1911, and continued intermittently until the following Thursday morning." Sounds like a Parliamentary report! However, the Company is issued under good auspices and will no doubt share in the coming boom.

LONDON GENERAL OMNIBUS COMPANY.

This company, having now been reconstituted for the purpose of giving effect to the London traffic trust, by means of which it will in future work hand in hand with the Metropolitan District Railway, the London Electric Railway, and the London United Tramways, offers for subscription £2,000,000 of debentures, one million consisting of usual first debenture stock, carrying 4½ per cent. interest, and the other million being 5 per cent. "income" debenture stock —*i.e.*, being dependent upon profits for its service. We do not regard the latter as a desirable investment, and we should like to know a little more about the Underground Electric Railways Company of London, which has acquired 96 per cent. of the ordinary stock of the old omnibus company.

MANCHESTER DOCK AND WAREHOUSE EXTENSION.

We suppose this issue of preference shares is all right, although 4½ per cent. is not very tempting; but why on earth cannot the Canal Company build its own docks and warehouses? Just listen to this: "It was also agreed that on the completion thereof (that is, the new dock and warehouses, etc.), the Canal Company should lease the same to the company at a nominal rent for a term of 99 years, *and that the company should sublet the same to the Canal Company* for the residue of the said term, less three days, at an annual rent" etc., etc. What would Mr. Astbury, K.C. say to this?

KINDERSLEY (SASKATCHEWAN) FARM LANDS.

A Canadian wild-cat of the maddest kind!—to acquire land "in the well-known Kindersley district in the province of Saskatchewan, lying about halfway between Calgary and Saskatoon." So you know where your money will be if you care to invest! The fact that subscribers will have a bonus of "fifty per cent. face value of Common Stock" thrown in, merely suggests that the stock must be very common indeed. Personally we prefer paying a bit more for our tea, and getting it good, to having a brass bracelet thrown in by the grocer.

COMING OIL ISSUES.

Amongst issues preparing for the public are the *Anglo Taman Petroleum Corporation*, capital £60,000; *Hungarian National Petroleum Company*, capital £350,000; *Schodnica (Galicia) Oil Company*, capital £125,000; *Standard Oil Refinery of Roumania*, capital £140,000; a *Taman Company* to be promoted by the *Municipal Contract and Construction Company; Oil Lands of Mexico, Limited*, capital £50,000; *Anglo-Mexican Petroleum Products Company*, capital £250,000; *Oil Concessions of Mayaro (Trinidad), Limited, capital* £250,000. There is also said to be an important African flotation on the stocks. And, after all, it is oil in the Empire which we want.

"The House of Silence." See this week's MRS. BULL.

JOHN BULL'S FINANCIAL LETTER-BOX.

Letters containing enquiries must be addressed to the City Editor, John Bull, 52, New Broad Street, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.

A Postal Order for 1/- must accompany each Financial or Insurance Enquiry.

Galician Oil Lands and Royalties Trust.—A. C. (Cornwall).—A promising speculation.

Investment Registry.—Disappointed.—Send us the actual letters from the Registry to which you refer, and we will advise you further. Mr. Lowenfeld has retired.

Star Life.—Nenex.—The Company is gradually regaining its position, but has a lot of leeway still to make up.

Cautious.—If the facts are as stated in connection with the unauthorised use of the name of the gentleman in question as the director, you can recover your money from the other directors. Send us further particulars.

Manchester Brewery.—Shareholder.—Your information may be correct, but it is not borne out by the prospectus.

Workington Iron Company.—A. G. (Tunbridge Wells) complains bitterly of the terms of the re-organisation of this concern, and sends us a large amount of correspondence with the Company in support of his case.

Guayaquil Bonds.—George (Lee).—Your best plan would be to apply to the Council of Foreign Bondholders, or to Messrs. Glyn, Mills and Co., the bankers. The Ecuador Government seems to be doing its best to meet its obligations, but holders of the bonds will have to agree to some sacrifice before a settlement with regard to the unpaid coupons is reached.

Five per Cent. Investments.—Bonds.—Your proposed list of investments is a good one, viz., New York 4½ per cent. Telephone Bonds, Rio de Janeiro Tram 5 per cent. Debentures, and Sao Paulo Tramway 5 per cent. Debentures, and the best plan would be to spread the amount over the three bonds, thus averaging the risk.

Victoria Picture Theatres.—G. T. C. (Manchester).—There is no information since the last balance-sheet, and you will have to exercise patience.

Murchison Associated.—Yimkin.—You have no option but to hold for the present; the same remark applies to Rubber Exploration.

Premium Bonds.—H. B. (Sheffield).—The bonds have to be sent in in order to obtain the prize. It rests with the Government or Municipality to cancel them, but in what way this is done, we cannot say. Erastus.—Cunliffe, Russell and Co., 10, Place de la Bourse, Paris, are quite safe, and we should advise you to deal with this firm, in preference to the others you mention. The drawings of the bonds are perfectly straight, and can be depended on. There is nothing against investing in this class of bond, provided you buy the right ones. Pompey (Southsea).—See answer to "Erastus."

Mint Publishing Company.—Panama E. S.—This Company went into liquidation a few years ago. You should apply to the Official Receiver in Companies Liquidation, Carey Street, W.C., who will give you the information you desire.

Carrington Steamship Company.—X. Y. Z.—This is a one-ship Company which is located in Cardiff. There is no market here, and the only way is to negotiate a sale in Cardiff with the brokers.

Grand Trunk Railway.—Staff.—We presume you mean the ordinary stock (£100)—which now stands at round about 28. It can be bought on the Stock Exchange.

Law Car and General Insurance Co.—T. T. R. (Swansea).—As there is an appeal pending in this case, you must await the result.

Koffyfontein Syndicate.—F. H. (Sandwich).—There is no syndicate of that name in the usual books of reference.

£800 Investment.—Kelly.—The list in question is a good one, although only the two first-mentioned stocks are absolutely gilt-edged. Vickers Third 5 per cent. Debentures, at 106; New Hudson's Bays Prefs., at ½ premium; and New Atchison 4½ per cent. Bonds, at 101, are also worth attention.

South African Banking Corporation, Ltd.—One Interested.—This is a well-managed and perfectly sound institution.

Homesteads, Ltd.—A. M. D. (Glasgow).—You appear to have entered into a contract to pay £50 in cash for a plot of land or in the alternative to make 252 monthly instalments extending over 21 years, the arrangement being that you would be charged interest at 6 per cent. per annum to be paid quarterly on balance. You paid a number of instalments and then discontinued the payments. You asked the Company if they would put part of the money you had paid on this plot towards paying off their account against you for another plot which you had also agreed to purchase from them, and in respect of which you are still keeping your instalments paid. You say the Company have declined to do anything for you. The contract note you have enclosed makes no reference to forfeiture of instalments to the Company in the event of the purchaser failing, as in your case, to remit the regular monthly payments as the same become due, and whether or not you could legally recover the instalments paid depends entirely upon the nature of the agreement you have entered into. You had better write them expressing your willingness to resume payment of the instalments, when we have no doubt the Company would meet you in a reasonable manner. It is a pity to lose the amount you have already paid if by an arrangement with the Company they will again give you the title to the plot by accepting instalment payments as provided in the contract note, which is returned together with receipts.

Wesleyan and General.—Bert (Watchet).—Better allow the society to deal with your request in their own way even if it should mean a little delay in effecting a settlement.

Reliance Fire and Accident.—Fireworks.—The Company is acting within its rights, and in accordance with the practice generally followed, in declining to renew or accept a specified fire risk. You have no claim for any portion of the premiums paid.

Liverpool Victoria Legal Friendly Society.—You have no option but to accept the ruling of the Society in relation to free policies. Not having attained the age of 55, you are apparently not entitled to a free policy for the full amount assured—such policies being limited to certain members of at least 25 years' continuous duration as at December 31st, 1910, provided age 55 had also been attained at that time. You had better ascertain for what amount a free policy would be issued.

National Mutual Life Association of Australasia.—Natmut.—You may have every confidence in dealing with this Association. It is in the front rank.

Gresham Insurance Co.—T. E. W. (Ilford).—We have perused the correspondence you sent us relating to your claim in connection with an accident which happened to the horse you were driving. You appear to have made a claim for £25 on May 10th, and after the exchange of several letters and a personal interview at the head office, on June 15th, you were informed that the company were under no liability whatever as the horse did not die within a fortnight. You are naturally disappointed with the company's methods of dealing with your case. The company may, however, be within its strict rights. Send us the policy and we will refer to the matter again.

Hearts of Oak Life and General Assurance.—G. R. A. (Clerkenwell).—We do not see that the Company is in any way to blame for the incorrect information it received and they appear to have taken the correct course in reprimanding their local representative and expressing their deep regret. If in the circumstances you still wish to proceed with your application for the revival of the policy, the Company will, we have no doubt, comply with your request on reasonable terms.

Royal London.—W. M. (Bristol).—We note what you say. H. W. (Birmingham).—We will inquire into your case. Assuming the facts to be as stated, we can hardly believe the Company would be capable of such treatment.

Colonial Life, London, Edinburgh and Glasgow, and Pearl Assurance Co.—Balmerino.—Thirty-seven years ago you took out a policy in the Colonial. You were then young, trustful and inexperienced. The agent told you that your policy for £250 would earn profits and that these profits were to be applied so as to make the policy payable during lifetime. The Colonial ceased to exist, was taken over by the London, Edinburgh and Glasgow Co., now merged with the Pearl. You still hold the Colonial policy and have continued paying the quarterly premiums, receipts for same being issued in the name of the L. E. and G. Letters passed between you and the latter Company, and you made a request that profits should be applied to making the policy payable during your lifetime, in accordance with the promise made to you by the Colonial Co.'s agent. The L. E. and G. repudiated this arrangement on the ground that there was no such stipulation in the policy. Subsequently you obtained loans from the Company on the policy. The L. E. and G. having been taken over by the Pearl, this latter Company sent you printed forms and offered a bonus to have your policy exchanged for a Pearl policy, which offer you ignored, and you still continue to pay your premiums according to the scale originally arranged with the Colonial Insurance Co., also the interest on the loan. You now ask: "Can I claim all my premiums back?" The answer to your question in the affirmative is governed largely by the provisions of the Act relating to amalgamations, although the position is somewhat complicated by reason of your having continued to pay premiums to the London, Edinburgh and Glasgow Co. without protest and having obtained loans from them. Under the Life Assurance Act, 1870, which affects your position as a holder of a policy in the Colonial, now defunct, it is provided as follows: "The court shall not sanction any amalgamation or transfer in any case in which it appears to the court that policy holders representing one-tenth or more of the total amount assured in any Company which it is proposed to amalgamate or in any Company the business of which it is proposed to transfer, dissent from such amalgamation or transfer." According to your statement you were not a consenting party to the transfer of the Colonial to the L. E. and G., and continued paying to this Company because you were compelled to. The question arises, did policy holders of the Colonial representing one-tenth or more dissent from the amalgamation? Under all the circumstances you may have a good claim for the return of the premiums paid, together with interest thereon less the amount of the existing loan and accrued interest. Write the Pearl and ascertain if they will discharge the policy on these terms, failing which you had better obtain the opinion of a solicitor as to the procedure you should adopt to enforce, if well founded, your legal rights under the old Colonial policy still held by you.

Britannic Assurance Co.—Bullite.—You will observe that in acknowledging the deed of assignment the Company makes no admission and expresses no opinion whatever as regards the validity or effect of the deed. The policy appears to have been issued originally to the mother on the life of her son. We assume, therefore, that the mother assigned the policy to you, but you say the assignment was made without either the knowledge or signature of the son for whose benefit the policy was originally taken out. How did you become possessed of the policy, having regard to the fact that the assured is named "Martha," while you subscribe yourself "Eliza"? Let us have this information and we will reply further. Meanwhile we are retaining the policy and receipt books.

London and Provincial Assurance Company.—Irish Reader (Clare).—(1) The Company has had numerous difficulties to contend with, and we think should be fortified by additional capital. Subject to this being arranged the Company has a reasonable prospect of establishing its position as a prosperous life office. We see no objection to your continuing the agency. (2) The policy on your mother's life is quite legal. The age would have to be proved before the Company paid any claim, and we would advise you to forward a copy of your mother's birth certificate with the policy to the office and have the age admitted. (3) The infantile tables are as liberal as those adopted by the other industrial Companies. Your policy is returned. Jim Crow.—The Company in 1908 offered you a fully-paid certificate for the subscriptions paid under the original certificate, and although you did not accept the offer at the time we should recommend you to renew your application when it will doubtless receive favourable consideration. The certificate conditions do not provide for a surrender value.

Prudential Assurance Company.—W. B. R. (Bradford).—Keep up payments or take free policies in lieu. You can ascertain the free policy value from the agent. W. E. (Montrose).—If the assured did not sign the premiums are recoverable, also the money paid by you as excess arrears. You would have to prove the cases separately. You, like many others, appear to have been foolish enough to pay money to the Company which you did not collect. A. M. (Eastleigh).—The leaflet is in reference to the National Insurance Act now in force. T. H. (Poplar).—You could demand a free policy. W. E. (Birmingham).—Your policy is quite in order. F. C. (Broughton), E. M. (Kenilworth), C. J. E. (Birmingham), M. C. (Edinburgh), C. S. (Brighton).—The policy is illegal, and the premiums recoverable. J. S. G. (Dalston Lane).—You must accept their offer or lose all, unless you are prepared to fight the Company on the grounds that the whole transaction is illegal. M. S. (West Ham).—You could not recover the money paid in, but you could obtain a free policy. M. W. (Paddington).—Take a free policy on the life of your daughter. In the other cases you are entitled to a free policy if you discontinued payment. J. S. (Belfast).—Make an application to the agent who collected the premiums. F. B. L. (Acocks Green).—By following out the plan you suggest, you will have to sacrifice the greater portion of the premiums paid on the £300 policy. E. C. (Tooting).—Ask someone to interest himself in your case. Enquirer (Bradford).—You cannot claim any cash, and must accept what they offer as free policy. J. K. (Prestwick).—You can obtain free policies by applying to your agent. F. K. (Darton).—Yours is a hard case, typical of thousands we have received, and we cannot help you. F. A. M. (New Cleethorpes).—Demand the free policies from the agent who collects the premiums. D. J. W. (Pontardulais).—You have no claim, and we are afraid you must lose your money. Re-assured (Southport).—You could not recover the premiums paid if the person assured signed the proposal form. If the amount is what you state, a medical examination should have been made at the time of entry. E. C. (New North Road).—Place the matter in the hands of a solicitor.

(A large number of replies are held over.)

It is requested that all letters sent us relating to the validity of policies held in Industrial Assurance Co.s should be marked on the envelope "Industrial." Owing to the thousands of enquiries which have been received, some little delay in dealing with them is unavoidable, but every endeavour is being made to expedite matters.

The Girl I did NOT Marry—and Why! See this week's MRS. BULL.

I HAVE FOUND THE CURE FOR FATNESS.

I WILL SEND A 1/1½ BOX OF MY FAT-CURE FREE TO ANY LADY.

MY REMEDY FREED ME FROM 4st. 8lb. OF FAT WITHIN EIGHT WEEKS.

To prove that it will do as much for Other Women, I am presenting 5,000 Boxes to Ladies who send me the Coupon below.

Like every woman who values her personal appearance I have always had a horror of fatness. You may imagine my feelings when I began to show signs of obesity and steadily gained in weight and bulk until I became nearly five stone heavier than I should have been for my height.

Mrs. M. SEYMOUR.

Long before I reached this weight I tried every remedy and treatment for obesity that I could get hold of. All in vain! Medicines, exercises, sweating baths, dietaries—none of these afforded me the least permanent good. For years I had to endure that awful burden of five stone of superfluous flesh.

Then, when I had almost become reconciled to my fate, something happened which gave me the clue to the cause of my obesity, and this led me to a discovery which reduced me 4 st. 8 lb. in eight weeks.

Here are my weights and measurements before and after my cure:—

	Weight.	Waist.	Bust.	Hips.
Before	220lb.	34in.	44in.	55in.
After	144lb.	24in.	36in.	40in.
Loss	64lb.	10in.	8in.	15in.

Knowing what my remedy has already done for myself and others, I have implicit faith in what it can do for those who have not yet tried it. I know it will rid you of your fat, give you health, grace, strength, and practically everything that makes life worth living to a woman.

I have set aside 5,000 1s. 1½d. boxes of my remedy for free distribution during this year.

I ask you to post the coupon below to me now and accept one of these free packages. My offer is open only to any lady who is subject to over-fatness, and who has not yet tried my remedy. My remedy is for women only, and I can only send one free package to each lady. I ask you to enclose threepence in stamps to pay for postage and packing.

These two portraits will give you an idea of what I gained in appearance when I lost my fat. I took off 10 inches from my waist, 9 inches from bust, and 15 inches from hips, and averaged one and one-seventh pounds loss per day.

FREE BOX COUPON

PLEASE send me one box of your Cure for Obesity in Women. I enclose threepence in stamps for posting expenses. I have not tried your remedy before.

NAME (Mrs. or Miss) .....

ADDRESS .....

10/10/8 .....

MRS. SEYMOUR, 7, GREAT QUEEN STREET, LONDON, W.C.

THE NEWMAN & OXFORD STREET FURNITURE & ANTIQUE DEPOSITORIES (Ltd.)

hold an immense stock of genuine high-class Second Hand ANTIQUE AND MODERN FURNITURE, £200,000 worth of high-class goods for sale, including FURNITURE, DRAPERIES, BEDDING, CARPETS, PLATE, LINEN, PIANOS, ETC., ETC.

The following is an abbreviated list of Furniture and Effects lately removed from

Milton Mansions, Queen's Club Gardens,
Drayton Road, Harlesden
Dunsford Road, Wimbledon Park.
The Avenue, Chingford.
Maud Street, Rhyl,
and Elsewhere.

THE DINING ROOMS, ETC.,

comprise the following: Set of 6 small chairs and 2 arm chairs, Georgian period, 14 guineas; Georgian Sideboard to match, 11 guineas; dining table to match, extending, £7 10s.; Bookcase to match, 6 guineas; very massive oak Sideboard, £5 10s.; Overmantel to match, £2 5s. Extending dining table, £2 10s.; 6 small chairs and 2 arm chairs in carved oak, 40 guineas; Sideboard, very finely carved, in oak, to match, 12 guineas; 3 Chesterfield Settees, £3 10s. each; 6 very fine Lounge Club Divan easy chairs, 27s. 6d. each; Carved Oak Dining Table, 4 guineas; Carved Oak Overmantel, £2 10s.; Saddlebag suite, £4 15s.; another dining-room suite, £3 15s.; Massive carved oak Sideboard, with oxydised copper fittings, bevelled plate glass, 6 small chairs and 2 arm chairs to match, extending dining table, heavy curb suite, £15 10s. the lot; similar set in fumigated oak, £13 10s.; 10 real Turkey carpets, about 9 by 12, at 7 guineas each: 4 Turkey carpets, about 9 ft. 6 ins. by 12 ft. 6 ins., £8 10s. each; 20 Turkey rugs, from 25s.; numerous carpets in Tapestry, Axminster and Velvet Pile, all sizes, in thoroughly good condition, to be sold without any reserve; a most elegant Grand Piano, 18 guineas; an upright Grand Piano, 12 guineas; another by Adolph Achumann, 18 guineas; another, by Carl Strauss, 22 guineas; several Grand Pianos by Broadwood, Emil Pauer, Collard and Collard, Bluthner, and Bechstein; 3 Hall Stands, 18s. 6d. each; hall chairs, from 7s. 6d.; and all necessary effects for completely furnishing Dining Rooms, Smoke Rooms, Libraries, Studies, etc., etc.

40 COMPLETE BEDROOMS.

Amongst numerous other articles are the following: All Brass square tube Bedstead, complete with spring mattress, £3 15s.; 10 Black and Brass Bedsteads, 12s. 6d. each; 12 White and Brass Bedsteads, 17s. 6d. each; 21 Oak Combination Bedsteads, 15s. 3d. each; pair Twin Brass Bedsteads, £5 10s.; full size Black and Brass Bedstead, with wire spring, overlay bolster, and 2 pillows, 45s.; massive 2 ft. pillar bedstead, with sanitary woven wire spring, 26s. 6d.; all brass bedstead, heavy pillars, almost new, £2 10s. 6 Solid Oak Bedroom suites, complete. £4 10s. each: 6 White enamelled Bedroom Suites, Louis XV. period, £7 10s. each: 4 large solid Walnut Bedroom Suites, £9 10s. each; 6 Sheraton design Bedroom suites, £7 10s. each; very fine Sheraton design Bedroom suite, 12 guineas; 3 Gents' Wardrobes, fitted with trays and drawers, £7 10s. each; a Chippendale design mahogany Bedroom suite, £28; very fine Italian Brass Bedstead, 13 guineas; Sheraton design bedstead, complete with bedding, £4 5s.; Chippendale design mahogany Bedroom suite, £35; 7 ft. Satinwood Bedroom Suite, fully inlaid, £100; pair of Bedsteads to match, £20; 6 ft. 6 in. Sheraton design Bedroom suite, £80; 7 ft. Sheraton design Bedroom suite, 70 guineas; Sheraton design Bedstead to match, £9 10s.; 6 ft. Satinwood Bedroom suite, fully inlaid, £50; 6 ft. Olive wood Bedroom suite, almost new, 40 guineas; 12 Chests of Drawers, £2 10s. each; 2 Inlaid Sheraton design Cheval Glasses, £4 10s. each; and several other Bedroom Suites and Bedsteads, all to be sold without any reserve.

THE DRAWING ROOMS

include a very fine Chesterfield suite, upholstered in silk, most elaborate, £25; another Chesterfield suite in silk tapestry, £12 15s.; Satinwood finish Drawing Room suite, £8 15s.; large size 6 ft. Chesterfield and 2 easy chairs to match, £15 15s.; a Satinwood finish Cabinet, 8 guineas; Vernis Marten Cabinet, 14 guineas; Buhl Cabinet, £12 10s.; very pretty Boudoir Suite, 4 guineas; another, 6 guineas; 6 Chesterfields with adjustable ends, covered in art tapestry, £3 10s. each; 10 easy chairs, 25s. each; 25 Occasional Chairs, 6s. 6d. each; Occasional tables, from 20s. each; Satinwood decorated centre table, £2 5s.; Satinwood decorated China Cabinet, 13 guineas; Satinwood decorated Overmantel, £3 5s.; Gilt Drawing Room suite, 14 guineas; an all brass Fender Suite, 4 guineas; 6 Gilt chairs, 15s. each; 3 Gilt Berger chairs, covered in silk, 10 guineas each; Baby Grand Piano, 40 guineas; pair 9 light Candelabra, 7 guineas; 3 gilt suites covered in French silk, £8 10s. each; Curio Table, 30s.; 6 White enamelled Overmantels, 18s. 6d. each; 4 Axminster carpets, with borders, about 11ft. by 14 ft., £7 10s. each; several other Axminster and Velvet Pile carpets; large quantity of Sheffield plate and silver; also table linen, bed linen, draperies, etc., etc.

All goods delivered Town or Country, free of charge, or can remain stored 12 months free of charge. All goods shipped for Abroad perfectly free. Country Buyers should call and inspect these goods, where they can be seen every day, from 9 till 8, with the exception of Saturdays, when we close at 1 o'clock, at

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WRITE FOR FULL CATALOGUE, which will be sent post free.

Special attention given to Expert orders.

Largest and most complete Depositories in the world

SOME TYPICAL "PRUDENTIAL" CASES.

EXTRAORDINARY CHICANERY AND MEANNESS TOWARDS THE POOR AND IGNORANT.

Readers sometimes say to us, "Why not give the Prudential a rest?" The answer is that its policyholders will not let us. They continue to lay before us such pitiful cases of fraud and deceit as the following in the hope that the perpetrators of them will be exposed, and that even if no redress is obtained it may be possible to warn likely victims of the treatment they will receive from the bloated "Prudential" octopus.

An old man had been paying 6d. per week to the Prudential for an assurance of £10 at death. The premiums paid for 26 years amounted to £33 16s. Owing to old age and being unable to follow any employment, the person assured could not continue the assurance. Application was therefore made to the Company for a free policy, and they generously granted one for the sum of £3 10s.! When the old man died recently, a bonus (*sic*) of 9s. 8d. was added to the amount due on the policy. As a doctor's bill for £2 was owing, an application was made to the Company by the friends of the deceased for this amount, as they were unable to pay the money themselves and they did not wish the poor old man to be buried in debt. The Company regretted they could not do anything in the matter. In a prejudiced insurance journal recently we noticed a heading, "Generosity Cases," under which are given particulars of the payment by the Prudential of a claim which they were not legally compelled to admit. Perhaps they will now publish the above and also the following statements from our readers:—

> A short time ago, owing to my son's being out of work, and being ill myself, I had to let the policy get into arrears, when two bulldogs came down to my house and insulted my daughter (who was nursing me) to such an extent that I had to get out of my sick bed and order them out of my house. The policy lapsed, and at my death only £8 will be paid.

What Prudential Parasites Should Ponder.

In the same house as that in which lived the old man we have referred to resides a poor woman who has paid £18 10s. on another policy. She tells us:—

> We have (me and my husband) been members of the "Pru" close on *forty years*, and as each of my children were born I insured them. Owing to ill-health my husband was ordered abroad, and in March, 1911, we left the country. We arranged for the premiums to be paid by a friend, but during the twelve months we were away the policies lapsed. Eleven days after we landed my husband died, and I wrote to the Company and explained the whole matter, fully trusting they would pay the amount due on the policy. To my great astonishment they wrote disputing all liability. I then wrote and told them that I was stranded penniless and suffering from great mental distress and sorrow, and after three weeks' continual worry they allowed me £6. I again wrote them and asked them whether they would allow me a cash surrender on the policies I hold on other members of my family. The superintendent came and said they would, but a few days later he came again, and said they would only grant me free policies. As my children are scattered all over the world, and the Company refuse to issue the policies without their signatures, all the money paid is lost. For the last twenty years I have paid 1s. 8d. per week to the Prudential, and for twenty-six prior to that I paid to the Company a less amount, and all is gone for £6. I am nearly beside myself, without means of subsistence in any form, with an adopted orphan grandchild whom I have reared, now ten years old. I have a few goods stored in Bradford, and if I could get there I could possibly earn a few shillings to maintain myself and the child, but I am penniless and destitute, and I do not know where to go for sixpence. I consider I have been cruelly treated in my great need, and will be so grateful for advice, as I feel quite helpless and dazed with all my troubles.

We desire to call the attention of the godfearing representatives of the Prudential and of the parsons who hold shares in this mighty Company to the above and the following cases.

About four years ago a poor woman was left a widow with three young children, practically unprovided for except for what the mother could earn in a small business. To her came a Prudential agent and superintendent and, "piling on the agory" regarding the position the children would be in should she die as well, induced her to take out a policy at a premium of 2s. per week under Table D. After paying for four years, she sent the policy to us, as she did not understand it. She has been making great sacrifices to keep up the payments for the protection of her children. A condition of the policy is that the premium of 2s. per week is to be paid for 15 years, at the end of which time she will draw—should she live—£45 12s. The premiums paid in during that time would be £78! Should she, however, die during the fifteen years the children will receive only £22 16s. If she dies at the end of fourteen years she will have paid to the Company £72 16s., and the children will receive £22 16s. She informs us that she has been grossly misled or she would never have taken out such a one-sided policy, and asks what can she do. All we can advise is that she should complete five years' payments and then take what they will allow her as a free policy. Hundreds of thousands of similar iniquitous policies are in force, and we wonder how many of those who hold them understand how little they will get for their ill-spared money.

A Case for the Courts.

Twenty-nine years ago a mother insured her baby boy for a penny a week. When he was aged ten, she increased the premium to twopence. Had the policy been left as it was, the child would have been insured for £22 at death. Three years ago the agent took "a gentleman from the Chief Office in London" to see the mother (the son lives at home and is not married) and informed her that the Company were doing away with all those policies and she must alter her son's. A glowing account was given of what could be done for the son if she accepted the new offer the Company was making, and she agreed to pay eightpence a week instead of twopence. The old policy was taken away, and six months' premiums were allowed on the new one. Therefore, for 17s. 4d., the *whole* of the moneys paid in 27 years—that is, £9 10s.—were sacrificed. A new policy was brought and accepted by the mother, she being uneducated and not understanding Prudential policies and methods, and put away in the usual place. Strange to say, the son knew nothing of the new transaction until about a month ago, when some question about insurance arose and the Prudential policy was brought out. It was then discovered that the policy was under Table D., and that if death occurred during its currency all that would be paid was £7 16s. Therefore, in return for paying four times the amount of the old weekly premium of twopence, two-thirds of the death benefit is knocked off. If the assured survives the full fifteen years, £15 12s. will be paid by the Company, but during that period £26 will have been received by them in premiums, in addition to the £9 10s. previously paid and, of course, the interest. In the event of the son dying at the end of fourteen years, £34 16s. will have been paid and only £7 16s. returned. A serious aspect of this case is that the new policy was not issued in immediate benefit, and if this young man had died within three months only one-fourth of the £7 16s. would have been paid, and if he had died within six months but one-half of that amount; moreover, on the proposal sent to the Chief Office the agent must have stated that the person had never before been insured, although the same agent had been collecting on the first policy for years. As the son was unaware of the transaction, it follows that his signature must have been forged on the new proposal, and—what is even more serious—on the receipt for the amount allowed as surrender value on the old policy.

The above are typical of thousands of cases we have dealt with during the last two years, and we should like to know how much longer the Government are going to be silent on the matter.

Who Would be a Shop Girl? **See this week's MRS. BULL.**

A RACY ROMANCE.

MRS. BAILLIE SAUNDERS' CHARM.

The author of "Lady Q——" (Hutchinson, 6s.) ought to write plays. That is not to say that she is unable to write very good novels. But her powers of characterisation, her emphasis of the ridiculous, her penetrating epigrams would fill theatres to their utmost capacity.

We rejoice in her satires of the modern clergy. She pokes fun at them with a cruelty which is no less exquisite because it is unconscious. They may not be types, but they would bring down any play-house. Of course they all devote lives of self-sacrifice to the service of the poor, but why are they always trying to pose as laymen? "The Rector sat up from his untidy, scribbly letter-writing, with a pipe in one corner of his mouth and a biretta at the back of his head." Another divine, "who was saying 'Like his cheek' in his own mind . . . rose and, putting the last of his tobacco-ash in the Belgian Virgin's couch, bade them good-night."

Still more strenuously severe do we find her when she comes to level the shafts of her wit against ladies who are unfortunate enough to live in the suburbs. Their conversation appears to consist entirely of a succession of boasts about things which most of us take as common place.

> "When one is accustomed to dressing in a boudoir panelled with French mirrors, it is impossible to try to tidy up in such a narrow hole as this, isn't it?"
>
> "I drove in the brougham, so don't need to get tidy," said the lace-covered dame, equally ready. "I can't imagine how people exist who have to come in trains."
>
> "I drove," put in another lady, who was not in the least included in the conversation, "in the kerridge and pair. . . ."
>
> "We're building a billiard-room in our 'ouse."
>
> "My son has got a dog-cart."
>
> "Has he? My daughter's going to be married."

It is all deliciously inconsequential and ought to arouse endless controversies in the suburban press if it could be represented in the form of a sketch on a suburban music-hall.

Of course we are giving a wrong impression of this wonderful book by appearing to suggest that it consists only of such trivialities; we merely draw attention to them as an introduction to the charm and comprehensiveness of the more important parts.

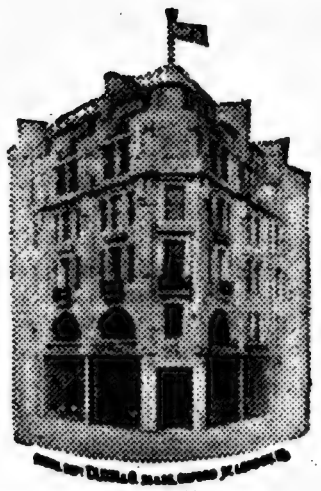
To begin with, Mrs. Baillie Saunders has secured and marshalled a plot which is even better than any in her previous romances. More than almost any other writer of the present day she contrives to sustain our interest from chapter to chapter, indeed from page to page. There is never the slightest flagging, we devour her thrilling situations so breathlessly that we stagger, reel, almost clamour for brandy.

Her heroine is an extraordinarily well-painted adventuress who deserves to rank with Becky Sharp and other happy-go-lucky people created by great masters. She finds a dead body on a bench near a marsh in East London and yields to the temptation of appropriating the owner's fine clothes. The glory of these clothes and the sale of a few trinkets found in the pockets, combined with amazing ability in the acceptance of circumstances, enable her to recover respectability and eventually make a great match. Of course, cheats never prosper (at least, not in novels), and all sorts of trouble arises in the hour of triumph, but her character is sublimated by anxiety as much as by success, and she is eventually persuaded to make full confession of her many misdeeds. Whether she dies or prospers after that is a problem which we must leave to "Lady Q——'s" many readers to discover for themselves, for it were unkind to divulge a lady's secret.

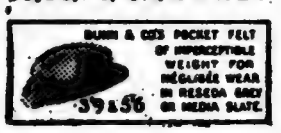
The story is brilliant, the characterisation is a work of genius, but perhaps the authoress's greatest triumph is to have ended up everything fantastically when everything pointed to a Surrey-side curtain.

We have read all Mrs. Baillie Saunders' wonderful works as they emerged red-hot from her fairy still. Each is far in advance of its predecessor and inspires impatience for further wonders from her pen. Writers of real romance are now so rare that this impatience must be curbed when delay leads to perfection. She teases us by her absence, but the full glory of her dawn atones fully for the dark hours of her hibernations.

Dunn & Co's
SOFT FELT (SABLE FINISH)



REVEALS TO THE MAN OF TASTE JUST THAT MASTERLY TOUCH THAT IS SELF EVIDENCE OF A MASTER MIND IN QUALITY, SHADE AND FINISH, FORMING AN IDEAL HAT FOR "IN BETWEEN" WEAR. OBTAINABLE AT ANY OF DUNN & CO'S NUMEROUS BRANCHES AND AGENCIES, OR SENT CAREFULLY PACKED ON RECEIPT OF SIZE & COLOUR REQUIRED, AND P.O. INCLUDING THREEPENCE EXTRA TO COVER POSTAGE. 5/9, 5/6, 7/6, 10/6, 15/6 & 21/-



There are many Streams

that claim to be the Angler's Paradise. But there is only one spot where the Angler can get dependable Fishing Tackle at London's Lowest Prices. That spot is on the Lower Ground Floor at

SELFRIDGE'S

"Marvel" Thames Bank Rod, 15 feet, 4 joints, polished wood butt, second and third joints in whole cane, 1 Lancewood Top. Bronzed "universal" fittings in bag **4/9**

Half-Guinea Trout Rod, in three joints; finest selected Greenheart, 2 tops, double brazed joints, rubber button, cork grip, 9, 9½, 10, and 10½ feet. All one price - - - - **10/6**

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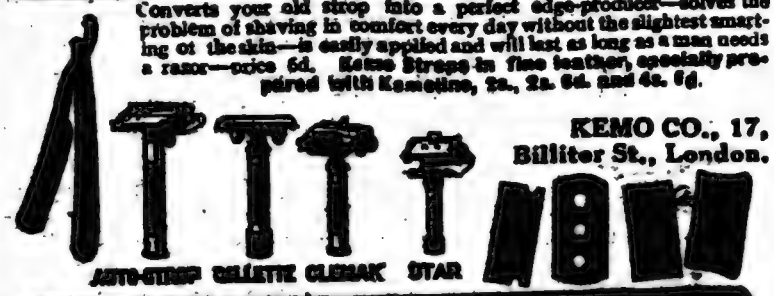
KEMO RAZOR SHARPENER

Converts your old strop into a perfect edge-producer—solves the problem of shaving in comfort every day without the slightest smarting of the skin—is easily applied and will last as long as a man needs a razor—price 6d. Kemo Strops in fine leather, especially prepared with Kemotine, 2s., 2s. 6d. and 4s. 6d.



KEMO CO., 17, Billiter St., London.

For all Kinds of Razor Blades

IN THE BARBER'S CHAIR.

[Being Conversations in a Barber's Shop, overheard by our Reporter.]

MR. E. CRAIG, M.P.

Don't go, sir. . . . Shan't be a minnit . . . you're next, sir. . . . Shavin'? Very good, sir. . . . Yessir, that wos Mr. Masterman wot jest went out . . . jest 'ad a shave. . . . 'E c'd do with a 'air cut too . . . but 'e will stick to that silly little wisp of 'air wot 'angs over 'is forred. . . . Yessir, we gits a good menny Members o' Parlyment in 'ere. . . . It's convenient for the 'Ouse, you see. . . . But, bleshyer, it ain't *h*easy to keep pace with the noo 'uns. Wot with the by-elections, I don't know 'arf of 'em be sight. There's the noo Member fur Crewe, f'rinstance. I may 'ave shaved 'im for orl I know. That wos a narsty knock fur the Guv'ment, wosn't it, sir? The Liberal Party ain't 'arf *h*upset erbout it. Corse, the *Daily Noos* tries to make out as it wos a moral vict'ry fur the Radicals, 'cos there wos more votes polled fur the Liberal and Labour candidates then fur the Tory. But thet's orl bunkum. It don't foller thet orl them wot voted Labour would 'ave voted Liberal if there 'adn't bin a Labour candidate. But thet's the way with the Guv'ment. They carn't take a beatin' without grousin' erbout it. They ain't got the proper sportin' spirit. No, sir; I ain't a Party man meself. I believe in good old Bottomley's Bizness Guv'ment idea. Why? 'Cos it makes me fair sick to see 'ow the Party game is played. Look at Crewe. Why don't the Rads speak honest erbout it? Why don't they admit that they've 'ad a proper lickin'? Not them! Insteader wich they pretend as 'ow the Tory slipped in on account of a three-corner fight, and don't prop'ly represent the majority

of the electors. Well, it's their own fault, any'ow. If they reckon thet orl wot voted Labour voted fur the Guv'ment, as the *Daily Noos* tries to make out, wot did they put a Liberal candidate up fur at all? Why didn't they allow a straight fight between Labour and Tory? 'Cos they wos afraid. Thet's wots the matter with the Guv'ment, sir. They're afraid. They knows the country's turnin' against them, and they're scared somethink shockin'. Look at North-East Manchister. Why didn't they want Kemp to resign 'is seat? 'Cos they wos afraid. And w'en a guv'ment, like ennybody else, gits scared, it's orl *h*up. They might as well put up the shutters. . . . Spray, sir? . . . Thank you, sir. *And* a little powder? . . . Very good, sir. . . . Yessir, thet's erbout the size of it. They're on their larst legs. Thet's why they're givin' Winston a free 'and erbout the Navy. Thet's why they're treatin' the Canadian Prime Minister so nice. They wanter give the public somethink else to think erbout besides the bloomin' Inshorance Act, Welsh Disserstablishment, and 'Ome Rule. You kin bet yore boots, sir, if they'd on'y jest come inter power an' wos feelin' strong, they wouldn't let Winston do wot 'e's a-doin', and they'd jolly soon bang, slam, and bolt the bloomin' door against Canada an' the idea of Imperial defence. Wot do I think erbout Mr. Craig? . . . Why, I don't think 'e matters much. I dessay 'e's as good as the rest of 'em. But 'e's on'y a Party 'ack arter orl. 'E's on'y the instrument wot's give the Guv'ment a bang in the eye, thet's orl. But w'ether 'e's worth four 'undred a year—well, we'll wait an' see. . . . Thank you, sir. . . . Good day, sir.

Next!

FOSTER CLARK'S CREAM CUSTARD
Is as superior to ordinary Custard as Rich Cream is to ordinary Milk. Try it to-day.
A 6½d. tin makes 12 quarts. 1d. pkt. makes 1 qt.

FOSTER CLARK'S CREAM CUSTARD

Talk it over with your chum

You both want to get big wages; you are both eager to know all about your trade or some other occupation you could take up with sure prospects of high pay. Then consider together how the I.C.S. can help you at home in your spare time. A student writes:—

"I have nothing but praise to give to the I.C.S. system of training. I may say that three of my brothers have become students, so that you now have four from one family."
THOMAS THORP, Birmingham.

Every month scores of I.C.S. students report new successes.

Here are some points to talk over now:— No evening classes—no heavy fees—no extras—terms of payment made convenient to you.

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—over 100,000 I.C.S. students affirm it is so.

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Please explain, without any obligation on my part, how I can qualify to enter, or to obtain a larger salary in, the occupation or profession before which I have marked X (or in the one stated here.....)

—Engineering (*state which*) —Book-keeping
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Open 11 to 11.

Grand Display of French Arts and Industries, French Dresses, French Jewellery, French Decorative Arts, French Applied and Liberal Arts by 1,154 Leading French Firms. Al-Fresco Concerts by 150 Foreign Singers. The New Merryland of a Thousand Wonders and Surprises.

SPECIAL POSITIONS FOR SPECIAL MEN.

Hapgoods have hundreds of Special Positions open—High-Grade Technical, Clerical, Organising and Travelling Positions carrying salaries ranging from £150-£1,000 a year, but they are positions which can only be filled by men of Special Ability. If you are a man with more than average ability, and wish to realise your own true worth—write us to-day or call.

HAPGOODS, Ltd., 167-168, STRAND, LONDON, W.C.

"If your brain needs immediate attention you go to the Brainine Company and get a supply of chocolate coated pellets, and therewith charge your brain with vitality and force. . . . What a chance for everybody to become a Bottomley is offered by the Brainine Company!"—TRUTH, July 17th, 1912.

For "NERVES," BRAIN-FAG, and WORRY—The SCIENTIFIC CURE.

Strongly Recommended by the Great Lay Lawyer—MR. HORATIO BOTTOMLEY.

Post Free in British Isles.

1½ Brainine 2/9

This size contains Three times the Quantity.

BRAININE is sold by the Army and Navy Stores, Westminster; Boots, "The Cash Chemists"; Taylor's Drug Stores; Parkes' Drug Stores (all Branches); or it may be obtained by ordering through your local chemist (all wholesale houses stock it). If, however, you have any difficulty in procuring a supply, write direct—enclosing remittance for either size to the

BRAININE COMPANY, 2, Marsham Street, Westminster, London, S.W.

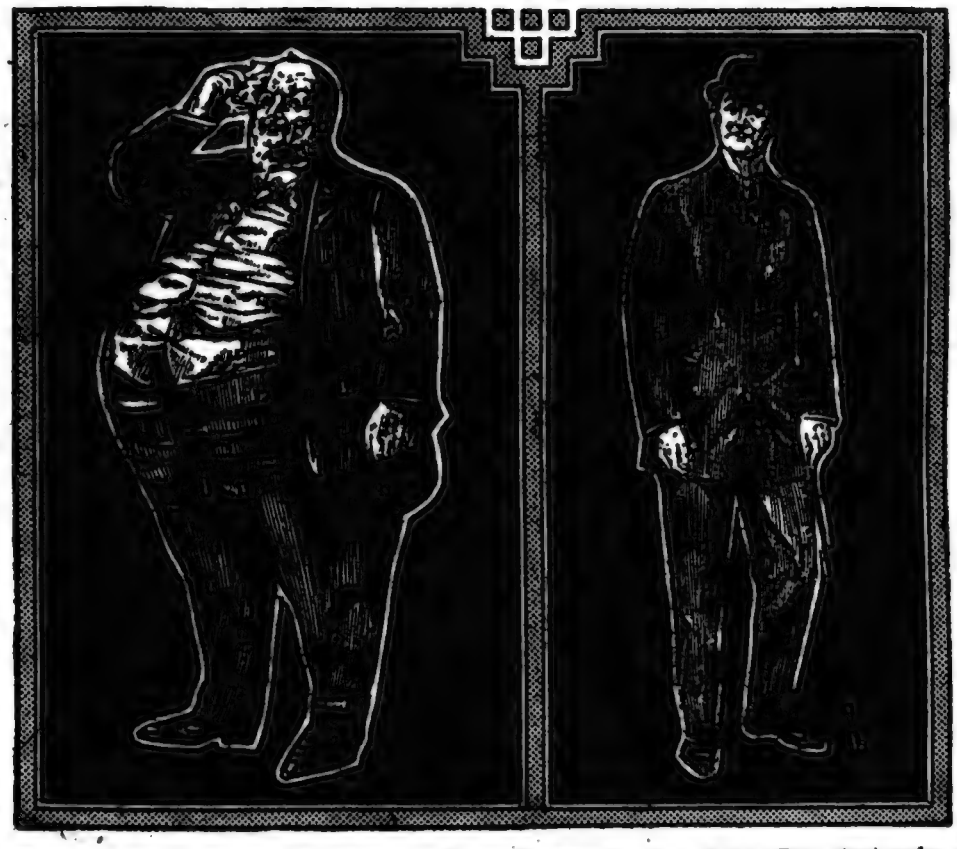
HOW THE JAPANESE ALWAYS REMAIN SLENDER.

NO ONE NEED REMAIN FAT NOW.

Traveller and Scientist Discovers Long-Sought Secret. Reduced His Own Weight 100 Pounds Without a Single Drug, after all Advertised Remedies Had Failed Absolutely.

How to Reduce Fat One Pound a Day, and then Always Remain SLIM. No Drugs, Medicines, Starvation Diet, Exercising or Apparatus used. Finds Simple Home Treatment Works Wonders.

Arrangements Now Made to have all Stout Readers of this Paper Receive a free Copy of Dr. Turner's Wonderful Book, "How I Reduced My Weight 100 Pounds."



In an interview accorded upon his return from a long trip, Dr. F. M. Turner, the physician, scientist, and traveller, widely known for his scientific researches, and whose writings have brought him international reputation, gave some valuable information to those who were astounded by his loss of more than 100 pounds of excessive fat since they last saw him. They found it difficult, indeed, to recognise in the slender, muscular, and perfectly proportioned form of Dr. Turner to-day the same man who only a few months previously they knew as a semi-invalid, so enormously fat that he could hardly walk.

When questioned concerning his health and the remarkable change in his appearance, Dr. Turner said: "My discovery came about during my trip, and in this way: When seeking data for some literary work, I found a reference to the manner in which the Japanese were said to easily overcome any tendency to take on superfluous flesh. It was easily apparent from observation that the Japs are comparatively hearty eaters, and that their diet consists largely of rice, the most starchy and, therefore, the most fat-forming of all grains. I had often wondered why, in spite of these facts, the natives of Japan, both men and women, always present such a slender, trim, neat appearance. Although corsets are rare in that country, the women there have beautiful figures that any Englishwoman might well envy, and the Japanese men have strength and powers of endurance that are proverbial. After diligent enquiry about the cause of this, I became more than ever convinced that they were using there in Japan methods of fat reduction and fat prevention far in advance of anything known to medical science in this country.

"As the finding of such a method was a matter of life or death to me at that time, I consulted numerous authorities, and set about asking questions of those who would be likely to know anything about it. I am glad to say that my untiring efforts were finally rewarded by the discovery of a new means of fat reduction that I determined to give a short trial immediately. I was fairly startled to behold the wonderful change it made in my appearance, and the improvement in my health that was noticeable from the very first. My fat began to vanish at the rate of one pound a day, sometimes more. I knew I had at last discovered the secret that had been vainly sought for years, and I continued the treatment until I had lost more than 100 pounds in weight. I became stronger with every pound I lost, and soon regained all my old-time vigour of body and mind. It made me feel twenty years younger to be rid of all the fat that had formed inside and outside of my body. After discontinuing the treatment and keeping a careful record of my weight for more than two months, I was delighted to find that the reduction was permanent nor has my fat shown the slightest tendency to return since then."

Dr. Turner then went on to explain the treatment he discovered, and while anyone must admit that it is a highly logical method and undoubtedly effective to a wonderful degree, yet it is so simple that even a child can understand it and obtain most satisfactory results. Surely, in view of all these proven facts, no stout person need any longer feel that he or she must remain fat now. Lack of space prevents a full description of the entire method here, but Dr. Turner has described it in a handsomely boundand extremely interesting little booklet, entitled "How I Reduced My Weight 100 Pounds," and by special arrangement with the Doctor we are able to announce that these valuable booklets, while they last, are to be distributed absolutely free to JOHN BULL readers who are sufficiently interested to send two penny stamps for postage and packing.

The books are sent in plain wrapping, and we are told that there are only about 1,000 of the last edition left. When these are gone the Doctor may not have any more printed, as he says that extensive business and professional interests will demand all his time from now on, and also he may depart on another long trip at any time, so will probably have no time to give the matter personal attention again for several months at least. He therefore will not promise us to send the books to any readers who do not write him immediately. The Doctor's present address is F. M. Turner, c.o. Dr. Turner Co. (Dept. 727D), 214, Great Portland Street, London, W., and any requests sent there during the next few days will be given prompt attention.

We urgently advise all JOHN BULL stout readers to obtain this wonderful book and begin reducing weight immediately, as such a chance as this may never present itself again.

This offer is made for the special benefit of JOHN BULL readers, and in order to prove that you are entitled to receive one of the books entirely free of cost be sure to send the following coupon, or write and mention No. 727D.

FREE BOOK COUPON.

F. M. Turner, c.o. The Dr. Turner Co. (Dept. 727D), 214, Great Portland Street, London, W.

Enclosed find two penny stamps to help pay for postage and packing of the free book on drugless weight reduction, to which I am entitled as a reader of JOHN BULL.

NAME .....

ADDRESS .....

.....

ANTICIPATED EPITAPHS.

By W. M.

[In this column we give from week to week an anticipated —always good-humoured—Epitaph of some celebrity of the day. We need scarcely say we hope it will be many years before his relatives will have to consider seriously our suggestion.]

Ye Tenant
Of thys tombe
Was
A tenant alle hys lyfe,
Inafmuch as, whenne lyvynge,
Hee was knowne as

Haro'd John Tennant.

Havynge ye miffortune,
Anno Domini 1865,
Toe bee borne ye youngeft sonne of hys fath'er,
Hee was faced wyth ye painfulle neceſsitie
Toe make hys owne waie in ye worlde.
Soe,
Havynge diſported hymſelf in
Ye Plaieynge Fieldes of Eton
For a whyle
And gone from there to Cambridge,
Where,
Bye a supreme efforte,
Hee managed to seckure hys B.A. degree,
Hee cafte aboute hym for some means
Of earnynge an honeſt lyvynge.
Itt soe happened thatte hee hadde
A Sifter,
Whoſe charmes attrackted ye admyrynge attençions
Of
Ye Ryghte Hon. H. H. Asquith,
Whoo,
Anno Domini 1894,
Tooke her toe wyfe.
Meanwhyles
Ye deceaſed hadde become Private Seckretarie
To hys future brother-in-law,
And,
Bee itt noted bye alle,
A brother-in-law in high offyce is ofttен tymes
A more profytable poſsefsion thanne braynes.
And soe itt proved in ye cafe of ye deceaſed;
For
Although equipped wyth noe more wits
Thanne hee coulde well spare,
Hee prefentlie founde hymſelfe springynge uppe
Ye Official ladder
Atte amazynge and unexpeckted speede,
And,
As hee roſe,
So hys affeckçion for hys sifter
And hys sincere regarde for hys diſtinguished
Brother-in-law
Increaſed.
Hee became succefsivelie
Seckretarie toe certayne Departmental Committees
Of ye Home Office;
Chairman of Departmental Committee on
Dangerous Trades;
Chairman of Committee inveſtigatynge
Ye Fiſhynge Induſtrie;
Member of Parlymente for Berwickſhyre;
Parlementarie Seckretarie to ye Boarde of Trade;
And,
Anno Domini 1912,
Under-Seckretarie of State for Warre!!!
Soo rapid a ryſe in ye cafe of one whoo was

NOT A LAWYER

Was a pleaſynge proofe of ye cordial affeckçion
Thatte exiſted betweene hymſelfe and
Hys sifter's huſbande
And is a leſson toe alle and sundrie.

* * * * *

In peace abydes ye Tenant of thys tombe,
Whoo latelie was a peaceful man of warre—
Butte ah! how different myghte have beene hys doom
Hadde ye Pryme Miniſter notte beene hys frère-in-law!

Liptons Margarine Overweight

Made with Nuts and Cream

UNDER CONDITIONS ENSURING

ABSOLUTE PURITY

THE MOST DELICIOUS AND NUTRITIOUS FOOD.

EQUAL TO

BUTTER

PER POUND. **1/-** WITH OVERWEIGHT.

HALF-POUND given with each ONE POUND
QUARTER-POUND " " HALF-POUND
TWO OUNCES " " QUARTER-POUND

3 POUNDS

And to Purchasers of each Pound we Sell

BEST GRANULATED SUGAR

1D. PER POUND

LIPTON Ltd.

Holloway's Pills

READ WHAT A FAMOUS HUMORIST HAS SAID ABOUT THE CONSEQUENCES OF INDIGESTION!

Sidney Smith, the witty divine, when writing on the importance of diet to mankind, said, "The longer I live the more I am convinced that half the unhappiness of mankind arises from little stoppages, from a duct choked up, from food pressing in the wrong places. Old friendships are destroyed by toasted cheese, and hard salted meat has led to suicide. A great sense of wretchedness is sketched out by a morsel of indigestible food." How true this is everyone who has suffered from indigestion knows! The world is thrown out of joint. The mind is clouded and depressed. Worry haunts you. The merest pinprick of trouble is magnified into a death-dealing stab. To escape from these inevitable followers of indigestion, the easiest and safest way is to take two or three of Holloway's Pills nightly at the appearance of the first symptoms of that complaint. Holloway's Pills are mild, pure and effective. Famed for over SEVENTY years.

Sold by all Chemists, Stores, etc., in Boxes at 1s. 1½d., 2s. 9d. and 4s. 6d.

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(Incorporated under the Joint Stock Companies Acts.)

EIGHTH ANNUAL REPORT AND BALANCE SHEET, June 30th, 1912.

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HEAD OFFICE: 1, CHEAPSIDE, LONDON, E.C.

Extracts from Annual Report.

The Directors of Farrow's Bank, Limited, have pleasure in presenting to the shareholders the accompanying Statement of the Accounts of the Bank for the year ended June 30th, 1912.

The following Table gives the Credit Balances of the Current and Deposit Accounts, and the total Assets on the 30th June in each year since the incorporation of the Bank under the Companies Acts:—

	CURRENT ACCOUNTS.	DEPOSIT ACCOUNTS.	ASSETS.	DIVIDENDS.
1908	£ s. d.	£ s. d.	£ s. d.	£
1909 ..	87,625 13 2	78,679 4 5	226,285 17 4	6 per cent.
1910 ..	114,393 7 10	170,008 3 7	358,390 0 2	6 ,, ,,
1911 ..	203,973 16 9	350,465 15 6	636,305 6 8	7 ,, ,,
1912 ..	262,356 13 0	438,940 14 6	875,880 4 7	7 ,, ,,
	294,681 4 1	494,081 8 8	1,031,135 13 2	7 ,, ,,

The Bank's Commercial, Investment, Stocks and Shares, and other Departments have again largely contributed to the profits earned during the year.

New Branches have been opened at Hamilton and Wickford, and arrangements are being made for establishing Branches at Newcastle-on-Tyne, Hull, Bradford, Bournemouth, Kingston-on-Thames, and Walworth.

Balance Sheet, 30th June, 1912.

LIABILITIES.	£ s. d.	£ s. d.
Capital:—		
500,000 Shares of £1 each.		
410,034 Shares Issued.		
Reserve Liability £193,228.		
Amount called up, £217,878 15 0		
Amount paid up	205,102 13 9	
Reserve Fund (invested as per Contra)	25,000 0 0	
Current and other Accounts	294,681 4 1	
Deposit Accounts . (Subject to notice.)	494,081 8 8	
Net profit (including balance from last account) £23,390 16 1		
Reserve Fund, Interim Dividend, etc. .. £11,120 9 5		
	12,270 6 8	
	£1,031,135 13 2	

ASSETS.	£ s. d.	£ s. d.
Cash:—		
In hand and at Bankers	96,975 16 2	
Reserve Fund Consols (at 75)	25,000 0 0	
Investments:—		
Consols, Government Guaranteed Stocks, British, Foreign, and Colonial Railway Debenture and Preference Stocks, Freehold and Leasehold Properties, and other Investments, less depreciation	327,972 15 11	
Advances to Customers, Loans, Bills discounted, and other Accounts, after deducting provision for bad and doubtful debts	506,968 15 9	
Bank Premises and Fittings, less depreciation	74,218 5 4	
	£1,031,135 13 2	

AUDITORS' REPORT.

We report to the Shareholders that in accordance with the provisions of the Companies (Consolidation) Act, 1908, we have obtained all required information and explanations respecting the above Balance Sheet. We have verified the Cash Balances, Bills, and Investments set forth therein. We have also examined the Securities, Books and Vouchers of the Bank, and in our opinion the said Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Bank's affairs according to the best of our information and explanations received, and as shown by the books of the Bank.

London, July 17th, 1912.

HART & CO., Chartered Accountants. } Auditors.

DRAMA OF TO-DAY.

By M. Clement Scott.

H. B. Irving and Sir Joseph Lyons.

So we were right after all, and the official announcement of Harry Irving's engagement at Drury Lane to play the part of "Nobody" in Walter Browne's blank verse drama has confirmed the statement made by John Bull several weeks ago. Our feathers are waving rather triumphantly over this bit of news, for it is not often that weekly journalism can boast precedence of the daily press, but this time "J.B." has won his laurels easily, through having the courage to speak out and not keep things locked up as though they were State secrets. And going from theatre to music-halls, what about "Joe" Lyons and his East End sketch, "Muvver, Liza, and the Moke"? Candidly, I think it would be better for Sir Joseph to "stick to his last." He is an admirable caterer for your little Marie Corelli, but as an enlightener for the mind he is a mistake. I think it is unkind to encourage this sort of twaddle on the variety platform, for it does not help to elevate the position of the halls; neither does it proclaim Joseph Lyons to be anything of a dramatist. He is a jolly good fellow, but let him leave the stage and the drama alone. The work is quite outside his province. I daresay I shall be strongly denounced for voicing my opinion so frankly, but I don't care a row of pins what is said of me in this respect—"them's my sentiments" about "Muvver, Liza, and the Moke," and I shall abide by them. Besides, what does it matter anyway? If I were to divulge for the public benefit evidence in my possession of the experiences of an outspoken critic, who has followed the profession for years, and describe the traps and temptations so cunningly devised and so difficult to evade, I think the volume would make most people sit up and rub their eyes with astonishment. If I praise an actor I must want to kiss him; if I find fault with an actress I must have discovered somebody kissing her. Oh! it's a mighty *honourable* world we exist in, and occasionally very entertaining to the lookers on at the great game of bluff played by the majority.

A ROYAL ROMANCE RECALLED.

THE FITZHERBERT MARRIAGE AND UNCLAIMED MONEY.

A Derby reader tells us a very peculiar story. She says she is the great-grand-daughter of Mrs. Fitzherbert, whose secret marriage to George the Fourth forms one of the great romances of royalty. Her grandmother, the offspring of the union, was, she says, born on November 14th, 1795, the event being mentioned in the first edition—shortly afterwards called in—of a book entitled "The Secret History of the Court of England." She was baptised at St. James's, Piccadilly, in the name of Hannah Harrison, or Lowe, and placed under the guardianship of Captain Roberts, of the 10th Hussars, who brought her up as befitted her parentage. Subsequently, however, she was removed to Warwickshire, where she dared not disclose her identity, although she was advertised for in the early part of the last century. The purpose for which she was sought was, our correspondent is sure, in connection with money which had been left to her. However, her descendant is not so timorous, and, noticing our articles on "How Bankers Rob the Public," she is desirous of seeking our assistance in connection with some papers relating to the proof of the marriage, which she has reason to believe were lodged at Coutts' Bank at the time. She has been informed, however—it is not clear upon what authority—that the late King Edward, a year or two before his death, had the papers removed from the bank to Windsor Castle. Our correspondent is a widow in very poor circumstances, and if there is any money to which she is entitled she would, of course, be grateful for it. We are afraid, however, that if there ever was any such sum as that she has in mind, it has long since been escheated to the Crown.

A TIP FOR THE HOLIDAYS.
"BRAINLINE develops the faculty of humour."—*Truth.*
TRY IT. All Chemists, 1/1½ and 2/9.

The Shetland Herring Girls.

BULL'S EYES.

Notes of Interrogation:—
Isn't "Weight and Sea" our *only* policy?
Aren't Germany's "designs" absolutely patent?
Isn't "snap" rather a childish game for politicians?
Will the Unionists find the "North-West" passage to the Poll?
Do they spell it Lord "Mercy" now?

Professor Michels declares that Mr. Asquith has been helped to power by his "beautiful eyes." These words must be spoken very distinctly.

The gum on insurance stamps, it is stated, contains sulphuric acid. This may account for the sulphurous comments.

Dr. Mill says that rain is essential to the ideal holiday. We prefer ours undiluted.

An approximate sum of £16,000 has been spent in explaining the Insurance Act. This needs explanation.

A Territorial has been discovered whose heart is not in the right place. But some have lost heart entirely.

"The average girl's bathing suit is very funny," says *Satire*. It doesn't take much to amuse some people.

"Bolts from the Blue"—just published—is not, we understand, the confessions of a pickpocket.

Mr. Gilbert Webb says it is probable that Adam danced when he saw Eve. Yes, to her tune.

Pigeon Pie won a race recently. Somebody got a good picking out of it.

"Work is the solid food in the meal of life," says Mrs. Tippett. Yes, and too much solid food is bad.

Poultry farming, we read, might be made as profitable as the law. In both it is a question of "pluck."

Father Vaughan says a perambulator is better than a motor-car. Why doesn't he practise what he preaches?

The removal, by lightning, of the whiskers and hair from a Long Island cat, constitutes the quickest shave on record; it was done in a flash.

The man landed at Plymouth who believes that he is King George V. is not an extreme case; we know several who fancy they own the earth.

"What is the best age at which to marry?" asks a contemporary. The dot-age, of course.

Miss Rider Haggard, who claims to have seen the sea serpent, apparently possesses at least one of her father's gifts.

Bulgaria, it is stated, has 4,000 men over 100 years of age. It must be a fine country to live in.

"Mystery of a Girl's Head," we read. Nothing in it.

A champagne store has been burnt out in Paris. Apparently it was "dry" wine.

St. Louis women are wearing men's half-hose during the hot weather. They must be a warm lot.

"It is better to make mistakes than not to live at all," says A. B. Goring-Thomas. So some folk make the mistake of living.

COMPENSATIONS.

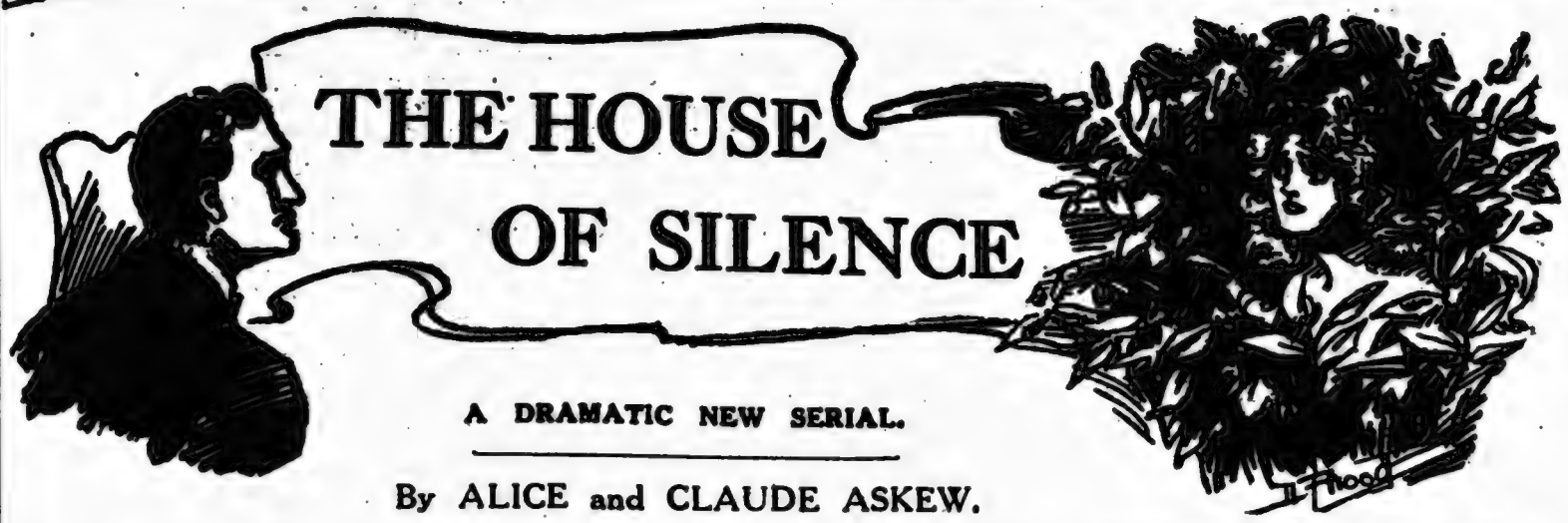
["*If you have a good housewife and a good mother, she is sure to have a sharp tongue. . . . They are the best women in the world, but they are most difficult to get on with.*"—Mr. Symmons, at Marylebone Police Court.]

My missus 'as got a sharp temper, I own,
And she's 'andy enough with 'er 'ands,
You carn't call 'er slow at givin' a blow,
And she doesn't much mind where it lands;
Why, many's the time, when 'er dander was riz,
She's chased me out into the street,
But I never 'it back, nor give 'er the sack,
'Cos she keeps the 'ome wonderful neat.

It's nothink unusual for 'er, when she's cross,
To jaw for two hours at a time,
A-shoutin' so loud that a curious crowd
'Ave dreaded some 'orrible crime;
My pals orfen say I should give 'er a knock,
But I answers, "No; 'eaven forbid!
I'll own she's 'ot stuff, and 'er manners is rough,
But, by Gawd, she looks arter the kid."

"Retlaw."

See this week's MRS. BULL.



THE HOUSE OF SILENCE

A DRAMATIC NEW SERIAL.

By ALICE and CLAUDE ASKEW.

CHAPTER I.

"GOOD Lord! What's that?" Robert Culvin started and drew a deep breath, staring at a girl's pale, beautiful face—a face peering through a huge overgrown laurel bush. It was a very lovely face, but there was a curious expression of terror upon it. The soft yellow hair that fell in unconfined masses down the girl's back helped to give her a strange appearance, and so did her quaintly frilled and flounced white muslin gown.

"I haven't stumbled on a ghost, I suppose—a daylight ghost?" young Culvin muttered to himself, as he hastened towards the lovely apparition, forcing his way through a tangle of entwined brambles. The girl crouching behind the big green bush suddenly convinced him of her humanity by giving a loud, piercing scream and then running swiftly away. She went in the direction of a severe-looking white stone house—a house that stood on a terrace fenced round by some large yew trees and cedars. Then she was soon lost to sight, but Robert Culvin knew that her face would haunt him all his life, for never, never, had he seen such terror—such wild, unreasonable terror—in any human countenance. Besides, what a lovely young creature she was—a girl who looked like an old picture in her Early Victorian draperies, with a loose scarf floating round her slim young shoulders, and a band of black velvet tied about her throat.

"By Jove—this is jolly mysterious! But I'm going to find out who that girl is directly I reach the White House."

A puzzled look came over Robert Culvin's face. He was a decidedly good-looking young man—tall, dark and strongly built. He was in the Indian Civil Service—just home on leave, and he had come here to Cumberland to spend a week with some cousins.

Robert was ignorant of the way to his cousin's place—but he left the station cheerfully enough and began to tramp down a rough, rather stony road, stopping when he met a weather-beaten old farmer to ask the way to the White House.

The old man stared at Robert for quite a long time before replying to his question, then spat solemnly on the ground.

"The White House? Why, 'tis a matter of about three miles from here. 'Ee climbs over a stile, an' there's a path across the moor will take 'ee there direct. Dearie me now—to think 'ee be going to the White House!" The old farmer stared thoughtfully at Robert Culvin, then he shook his head. "I wouldna' be in your shoes for something," he grunted, but Robert only laughed and strode off down the road.

For the continuation of this dramatic and thrilling new serial see this week's *Mrs. Bull* now on sale, 1d.

30
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RYE, SUSSEX.
Lady's Keyless Gold. 35/-
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To induce you to give us a trial we will include a presentation Curb Albert free. Seven years warranty.
Masters' Irish Watch, engraved on back case with Irish Tower and Cross, Wolf Dog with the sun rising beyond the sea, wreath of Shamrock with wording "Erin go Bragh" in Old Celtic characters, meaning Ireland for Ever. Price 36s. cash, 40s. easy terms. We take Old Gold and Silver Watches in exchange for new goods. Catalogue of Watches, Jewellery, Rings, Cutlery, etc., FREE.
Send 2/6 and say which Watch we shall send you
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JOHN BULL'S LETTER BAG.

[The EDITOR replies to, and has a chat with, some of his numerous correspondents.]

NOTICE TO CORRESPONDENTS.—Will readers, when forwarding cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when writing regarding previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of ENQUIRIES *received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag,"* AND ONLY THOSE OF GENERAL INTEREST *will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc.*

AUTHORS and ARTISTS *submitting MSS. and drawings for consideration must write name and address upon the back of their work. The Editor cannot accept any responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work* WHEN STAMPED, ADDRESSED ENVELOPES ARE ATTACHED TO THE MANUSCRIPT. ALL MATTER SUBMITTED MUST BE ORIGINAL UNLESS OTHERWISE STATED. *The most suitable lengths for articles and stories are about 750 words (one column), or 1,500 words (a page).*

The EDITOR *cannot express any opinion upon the value of postage stamps, old china, pictures, coins, books, etc.*

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, ETC., *as, though every effort is made for their safe custody, they are liable to be mislaid. Copies only of such documents should be forwarded in the first instance.*

R. H. (Bermondsey).—We are afraid there is no "system" in racing, or in any other form of gambling—except to limit your stake to what you can afford to lose.

E. C. T. (Uckfield).—The *Lay Lawyer* is for the moment in abeyance, our hands being pretty full.

H. K.—As the accident arose "out of, and in the course of" her employment, your daughter is entitled to half wages during total incapacity, and can sue her employer in the County Court for an award under the Workmen's Compensation Act, 1906. Claims for compensation must be made within six months of the accident, but the want of, or any defect, or any inaccuracy in the notice will not necessarily be a bar to proceedings if the failure was occasioned by mistake, or other reasonable cause, or the employer is not prejudiced in his defence by such failure. She had better instruct a solicitor immediately.

D. McG. (Bowling).—We are always willing to take up cudgels on behalf of our readers, but we must draw the line at calling their enemies "forgers and liars" on an *ex parte* statement.

F. J. J. V. S. S. C. (Valparaiso) is a ship's steward who seems to have been getting into hot water. He says "The Chipper-Daugchter came on min door to come in min Room. J dit not wanted to open min door; an two days later the chipper was very Cros to me an because J tolt hem ou was on min Room he nicht before last he throw his kop whit boiling tae in min face. J tel you the God's thrut. The Chipper have punst me in the face that J have been bleeding all the nicht." We are very sorry, but what has all this to do with us?

B. C. (Southampton) pats Jim Crow on the back for his article on Charity and exclaims, "How I have noted the fat and jovial faces of the Salvation Army captains and Church Army officers as they have been telling the tale!"

J. T.—The poor woman had better apply for a summons in the police-court for a judicial separation with maintenance, on the ground of desertion. This will only cost a few shillings.

H. H. — Carlisle is not the only place where gas charges are excessive.

"REGULAR READER" considers Jim Crow's article on Charity "most spiteful, malignant, and uncharitable, the outpourings of a miserable gloomy misanthrope." But is it not supererogatory to describe a misanthrope as "gloomy"?

"AN OLD READER" (Croydon).—If you have no goods upon which the execution can be levied the creditor will no doubt take out a Judgment Summons, and you will be ordered to pay the debt by instalments according to your means; then, if you fail to comply with this order, you will be committed to prison for "contempt." You had better pay and save further costs, and don't guarantee people in future.

Mr. W. J. Morgan, Honorary Secretary and Curator, North British Academy, writes us that its proposed literary section has never been more than a suggestion. No subscription has ever been asked for or accepted. It has been definitely determined to abandon the idea. We think the decision is a wise one.

MESSRS. MAWSON SWAN, AND MORGAN, LTD., fine art dealers, of Newcastle-on-Tyne, wish to make it quite clear that they are in no way associated with the Mr. Morgan referred to above. We have much pleasure in inserting this disclaimer.

D. P. C. (Highbury) found that a gas-meter in his house was recording too generously in favour of the Company. After it had been tested by the L.C.C., he insisted upon an allowance being made in respect of old accounts which had been settled, but the Company refused, although they waived their claim to rent of the erroneous instrument. In the end D. P. C. paid the amount in dispute—4s.—which was perhaps the wisest course. We quite agree with him, however, that meters should be officially tested periodically—especially as the authorities look so sharply after the weights and scales in shops.

"PADDY" (Wolverhampton).—Parents are not compelled to leave their children anything. The fact that the property was real estate makes no difference.

"ANOTHER JOHN" says Crow's article on "England Revisited," contains the most sensible remarks he has ever read in JOHN BULL. "The Houses of Parliament, if I may so call them," he says, "have descended to being tea shops, gin palaces, and chess-playing resorts—to take tea on the terrace with somebody else's wife or some other fancy tart who is anybody's wife . . . a king and queen carted about for show with a lot of soldiers, for the people to go mad about, but what have they to do with the ruling of the country?" More than many people think.

C. O'C. (Vicq, France) enquires about the Sahitary Training College, 335, High Holborn.

"WIFE AND NO WIFE."—As you have not seen or heard anything of your husband for upwards of seven years, you are entitled to presume his death and marry again, but should it subsequently transpire that your first husband was alive at the date of the second marriage, such marriage would be void, but you could not be convicted of bigamy. Under the circumstances, you should explain the position to your new intended husband.

H. M. N.—As you were not the occupier of the premises and as your name did not appear on the rate book you were not liable for rates, so you can recover damages for the illegal distress, and also the amount you paid under such circumstances.

"PROUDLY PLAIN" wants a State "dowery" of £200 for the ugliest bride. But it is possible to find a pretty one for less. Besides, who would dare to adjudicate?

F. W. K. (Newark) says "we shall not make much impression until we sweep the Aristocrats off the Board." Who are "we"?

"PAWNBROKER."—When applying for a situation you cannot claim travelling expenses unless you make that arrangement, but it was very mean of the firm to ask you to go such a long distance and then decline to pay your expenses.

"ONLY A WOMAN" (Hyde Park) writes on scented paper, complaining that she is not considered worthy of the franchise. She says: "At present my time is fully occupied chronicling small beer and suckling brats. If either Premier or Chancellor (don't care which, both are *thrust*worthy) will personally undertake the latter divine duty I will (if fairly remunerated out of the now famous millions) take charge of the female department of State Insurance, and do my level best to help the Government do the people." We have given her name to Mr. Lloyd George.

J. S. (Erdington) tells us how his intervention succeeded in inducing certain people to join the Hearts of Oak Approved Society in preference to the Prudential one.

T. E. H. (South Shields) calls our attention to some of the rules of Stubbs' Mercantile Office, but we do not find anything exceptional about them.

"KI-BUNG-KLIK" wants members of the John Bull League to abstain from voting for Party candidates. Yes, but we must not content ourselves with passive resistance.

"AZ."—We have taken every possible precaution against plural voting in our Insurance Referendum. An expert is supervising in the interests of "one man, one vote."

T. Z.—Generally, a marriage settlement can be varied when all the beneficiaries are of full age, and consent, but we cannot advise definitely without seeing a copy of the document.

"TOTO'S MOTHER."—We fear you have no remedy against your neighbours for putting in their garden poison which your poor cat ate. Pussy had no right to trespass, and trespassers do so at their own risk.

"JACK TAR" (Genoa) asks: "Will the defiant Nation that we are taught to be Sleep on under the Roses and bow down to that Leek?" This appears to refer to the Insurance Act.

L. C.—As your agreement provides that the tenancy can be terminated by three months' notice on either side, you cannot demand longer. It is true that the Court does set aside contracts that are harsh and unconscionable, but this applies more particularly to money-lending contracts. The Court will also set aside a bargain if it is such as would "shock the conscience," but your little shock would not be sufficient.

"NURSE."—No doubt it was annoying to find your friend was married, but how can one guard against such accidents? Do you want a law for the branding of Benedicts on the eyebrow? How lucky your flirtation was so innocent!

M. S. (Gateshead).—If you become chargeable to the rates the Guardians have the right to recover from you the cost to which you have put the ratepayers. We do not think you have anything to complain about.

H. S. (Bradford).—We do not know of any "privilege" attaching to the freedom of a city, but the documents are sometimes presented in gold boxes.

A. J. L.—If you were engaged and paid by the month you are entitled to a month's notice; you can sue in the County Court for a month's wages in lieu of such notice. In the absence of any agreement you cannot claim travelling expenses, but it was a shabby trick on the part of your employer to terminate the contract without reasonable cause, after putting you to so much expense.

G. P. (Holborn) complains of pressure brought to bear upon him and his fellow workers to join the Prudential Approved Society, and contends, quite correctly, "I thought you could please yourself which society you joined."

H. R. (Folkestone).—If your mother died without making a will the eldest son can claim the house if it is freehold, but if it is leasehold it is personal property, and personalty is divided equally amongst the children, regardless of sex. As you lent some of the purchase money you can claim on your mother's estate for the amount. You had better instruct a solicitor to look after your interest. If you remain in undisputed possession of the house for twelve years without paying rent, or acknowledging your brother's claim, you would have a good prescriptive title. He must be a parsimonious creature to endeavour to take advantage of you.

W. L. P. (Winnipeg) writes: "I should be delighted to see a few *less* swearing, blustering, blasphemous North Country blackguards of both sexes in this Dominion." There is a nice, kind welcome for intending immigrants.

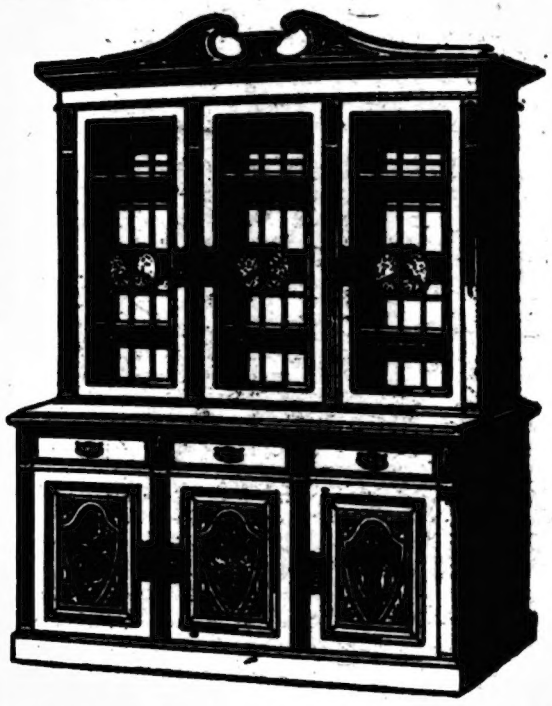
M. F.—As you can prove both cruelty and misconduct you have good grounds for divorce, but as the law is at present divorce is expensive and the privilege of the rich. It may be altered shortly, when the long-delayed Report of the Divorce Commission is placed before Parliament, but in the meantime you should try to find a solicitor who will act for you and proceed *in forma pauperis*. If you fail in this, apply again to the magistrate for a judicial separation with maintenance.

(A number of replies are held over.)

A Popular Song, Words and Music, given EVERY week in MRS. BULL.

MIDLAND FURNITURE

Liberal Credit is given at the Midland Furnishing Company, Limited. Well-made furniture and low prices go hand-in-hand. If you will compare our prices, and note the value, you will not hesitate in placing your order with us. If you cannot manage to call, we shall be pleased to send a representative to assist you with ideas.



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Any article we sell may be obtained on our well-known Gradual Payment System, the payments extending over 1, 2, or 3 years at the option of the purchaser.

NO DEPOSIT is required; neither do we add interest or make any extra charges whatsoever.

SECOND-HAND DEPARTMENT.

This department is worthy of a visit. We hold a stock valued at over £10,000, and shall be pleased to forward a catalogue free on application.

In order that country customers may make a personal selection, we will pay their fares to town on all orders of £20 and upwards.

TERMS.

Worth. £	Per Month. £ s. d.
10	6 0
20	11 0
50	1 8 0
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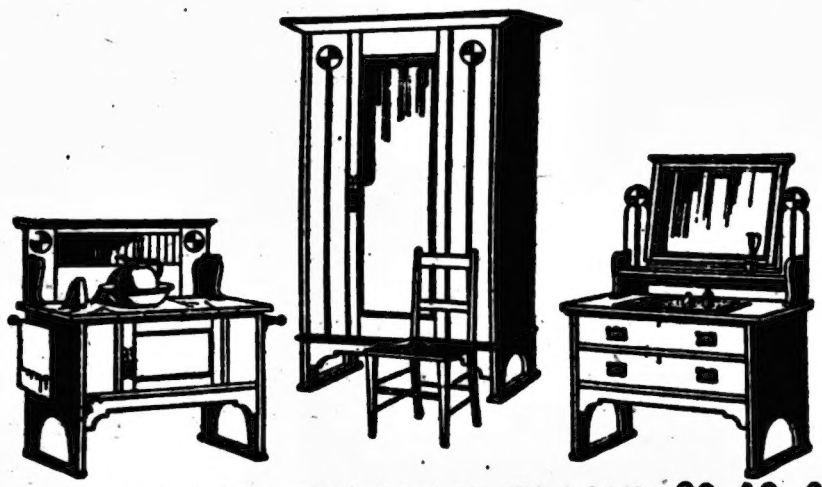
200	4 10 0
500	11 5 0
1,000	22 10 0
2,000	45 0 0

Or by other proportionate payments to suit purchaser's convenience.

A special discount of 10% will be allowed for prompt cash.



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RACING NOTES.

By W. Lotinga.

(Of Lotinga's Weekly, *also "Larry Lynx" of* The People *and "Magpie" of* The Globe.*)*

Prophetic.

The exigencies of a holiday period prompt us to try and gather financial replenishment from the Sussex happenings. Just as Goodwood has apparently governed Brighton, so does the later running disclose "paper certainties" at Lewes. In to-day's (Wednesday) Sussex Plate, although the handicap was made after Goodwood, I like nothing better than the disappointing Uncle Pat; the extra poundage will make no difference if suitably ridden, but we had better couple another disappointment, Cigar, as a saver. For the Cup, neither Lomond nor Etheric will in my opinion give the weight to Lorenzo. On Thursday go for Tweedledum to improve upon his Goodwood showing, and at Lewes, if Poulette, as is likely, absents again, Laudes is the one to substitute in the Astley Stakes. The Handicap may allow Hair Trigger II. to gain a delayed victory if she can beat Drinmore, and looking so far ahead as next week at Nottingham the chance of Dalnacrag in the chief event is obvious.

AWBERY'S ST. LEGER SWEEPSTAKE.

We have already testified to the *bona fides* of the Sporting Sweepstakes conducted by Mr. J. F. Awbery, of Lucerne, the winner of the big prize in the Calcutta Sweep of 1911. It will be remembered that in the case of the Derby Sweep our Special Commissioner personally made the draw, without any kind of control or interference from anyone, and that he took away with him the name and address of every prize-winner. So far, not a single complaint has reached us. The draw for the St. Leger will again be supervised by our Special Commissioner, and will take place on September 5th.

ANSWERS TO CORRESPONDENTS.

S. H. G. (Glam.).—The Anglo Turf Club (Vevey) is a mysterious affair and we cannot advise you to have any transactions with it.

"Sweep" (London).—We have made further enquiries and do not see our way to qualify anything we have previously written about the *Sporting Profit* Sweep (Birsfelden), or those conducted under its various aliases.

H. H. (Buckley).—We will look into your complaint against Mr. Bradford, of 60, Conduit Street.

J. T. S. (West Hartlepool) answered an advertisement of Alf. King, of Doncaster, offering a Stewards' Cup tip—"a rank outsider"—free, and then received a circular asking for 2s. 6d., "to test the value of sound information." It is an old dodge.

W. H. F. (Newport).—We have already explained, in answer to another correspondent, that we know nothing for or against Fred Hunt, of 74, Fleet Street.

R. G. (Dundee).—The business of "George Stoddart" (Birne), whatever it was, has apparently come to an end, and we have been unable to trace the people who carried it on. In future confine your dealings to sweepstakes the *bona fides* of which are vouched by us.

"Dubious" (Leeds).—The Turf Pool Syndicate, of Geneva, is either a myth or a fraud—probably the latter.

L. H. H. (Bristol).—You are quite right in thinking that "Terry and Smallman," of Olten, Switzerland, are in no way connected with Smallman and Terry, of Geneva, who are a responsible firm.

T. F. C. (Dublin) complains of transactions with Frank Paget, of Sudbury House, Hollen Street, W.

PEACEFUL.

[*Although some of the Suffragettes have announced their intention of dropping militant, and adopting peaceful, tactics —one recently threw a hatchet at the Premier.*—Daily Paper.]

Perhaps the maid a grievance had
On which she fain would tax him.
She may have had a question that
She badly wished to *axe* him.

But if that is their *peaceful* way,
They're pretty sure to catch it—
Let "war" go on, if *that* is how
They're "*burying the hatchet.*"

Greatrex Newman.

EIFFEL TOWER LEMONADE.

This article is undoubtedly the most delicious, cool, refreshing drink obtainable, so healthful, so convenient, so cheap.—4½d. per bottle

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From a purely business point of view, I require a guarantee or deposit of TWO POUNDS, this amount being returnable at option, or can be deducted from the first or any moneys due, having been hit very severely by persons of the type who do not redeem their faithful promises.

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£5 PREPAID will cover the cost of TEN Occasional Special Telegrams.
£2 will pay for ONE GUARANTEED WINNER at ODDS AGAINST.

My Special Telegrams are ONE HORSE,

EXCEPT IN CERTAIN CIRCUMSTANCES when I consider it judicious to send Two, more particularly when they are from the same quarter and are both expected to score. However for the convenience of System Workers, I always endeavour to place the best selection first on Wire, which should be a guide to patrons.

Successes for the last Two Months included:

Sweeper II. 6 to 1	Nettle 3½ to 1	Sanquhar 9 to 4
Golden Lassie	Privilege 5 to 1	Oriolita 6 to 4
Rivoli 2 to 1	Varnish 3 to 1	Juggernaut 11 to 8
Charity 6 to 1	Helium evens	Sister of Mercy
Maritza 4 to 1	Spanish Prince	6 to 4
Bachelor's Hope	11 to 8	Kadine 10 to 1
11 to 1	Sherbore 11 to 4	Sir Max 6 to 1
All Gold 6 to1	Waveberg 5 to 4	Coastwise 9 to 2
Pink Domino 8 to 1	Jessica 4 to 7	Grigneusse 7 to 1.
Sour Plum 5 to 2	Borrow 16 to 1	
Irish Marine 4 to 1	Lavelt 3½ to 1	

My only Address is **M. PIZZEY Ascot, Berks**
Where ALL Communications must be addressed.

Whereas I, CHARLES VILLIERS CHAPMAN, carrying on business as a Turf Accountant at 24-26, Maddox Street, London, W., owner of "Lochgarry," "Nigger," "Captain Bell," "Victor de Wet," and other horses, have been and am continually being impersonated both in London and on racecourses: NOW I, THE SAID CHARLES VILLIERS CHAPMAN, beg to give notice to the public that I am in no way connected with any other business whatsoever at any other address than at 24-26, Maddox Street aforesaid.

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TURF ACCOUNTANT.
NO LIMIT.

ANOTHER LONG SHOT

is confidently expected on Saturday at Lewes, and another looks extra good at Haydock Park same day. Last week

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The following are the fifty numbers ... 13th :—

585	163943	364816		
11626	190922	381389	522834	705171
42436	202974	399719	532916	718602
60673	220842	403709	576568	721338
73463	233151	424103	593858	730415
89072	241092	456938	611263	735866
102416	268532	471689	620233	736355
112448	303088	486374	623124	737551
120449	323889	499826	638877	738359
127176	343527	509228	684057	740443

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR ISSUE DATED SEPTEMBER 7TH (PUBLISHED SEPTEMBER 5TH, 1912).

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